

STATE OF NORTH CAROLINA

File No.

18CV02151

Union County

FILED

In The General Court of Justice
X District ☐ Superior Court Division

Name Of Plaintiff

Wells Fargo Bank, N.A.

2018 AUG 23 PM 1:40

Address

c/o Brock & Scott, PLLC, Attorney for Plaintiff

UNION COUNTY, C.S. CIVIL SUMMONS

City, State, Zip

1315 Westbrook Plaza Drive, Winston-Salem, NC 27103

BY

☐ ALIAS AND PLURIES SUMMONS (ASSESS FEE)

VERSUS

G.S. 1A-1, Rules 3 and 4

Name Of Defendant(s)

BRIAN GREEN

Date Original Summons Issued

Date(s) Subsequent Summons(es) Issued

To Each of The Defendant(s) Named Below:

Name And Address Of Defendant 1

BRIAN GREEN

113 INDIAN TRAIL RD N STE 280

INDIAN TRAIL NC 28079

Name And Address Of Defendant 2



IMPORTANT! You have been sued! These papers are legal documents, DO NOT throw these papers out!
You have to respond within 30 days. You may want to talk with a lawyer about your case as soon as possible, and, if needed, speak with someone who reads English and can translate these papers!

¡IMPORTANTE! ¡Se ha entablado un proceso civil en su contra! Estos papeles son documentos legales.

¡NO TIRE estos papeles!

Tiene que contestar a más tardar en 30 días. ¡Puede querer consultar con un abogado lo antes posible acerca de su caso y, de ser necesario, hablar con alguien que lea inglés y que pueda traducir estos documentos!

A Civil Action Has Been Commenced Against You!

You are notified to appear and answer the complaint of the plaintiff as follows:

1. Serve a copy of your written answer to the complaint upon the plaintiff or plaintiff's attorney within thirty (30) days after you have been served. You may serve your answer by delivering a copy to the plaintiff or by mailing it to the plaintiff's last known address, and
2. File the original of the written answer with the Clerk of Superior Court of the county named above.

If you fail to answer the complaint, the plaintiff will apply to the Court for the relief demanded in the complaint.

Name And Address Of Plaintiff's Attorney (if none, Address Of Plaintiff)

Gregory P. Cowan, Melissa B. Westmoreland, Sarah A. Kim,

Anson A. Adams, Andrea L. Davis, K. Saanval Amin

Brock & Scott, PLLC

1315 Westbrook Plaza Dr. Winston-Salem, NC 27103

Date Issued

8/23/18

Time

1:40

☐ AM☒ PM

Signature

☒ Deputy CSC☐ Assistant CSC☐ Clerk of Superior Court☐ ENDORSEMENT (ASSESS FEE)

This Summons was originally issued on the date indicated above and returned not served. At the request of the plaintiff, the time within which this Summons must be served is extended sixty (60) days.

Date of Endorsement

Time

☐ AM☐ PM

Signature

☐ Deputy CSC☐ Assistant CSC☐ Clerk of Superior Court

NOTE TO PARTIES: Many counties have MANDATORY ARBITRATION programs in which most cases where the amount in controversy is \$25,000 or less are heard by an arbitrator before a trial. The parties will be notified if this case is assigned for mandatory arbitration, and, if so, what procedure is to be followed.

(Over)

AOC-CV-100, Rev. 4/18

© 2018 Administrative Office of the Courts

Case 3:19-cv-00075-KDB Document 47-1 Filed 07/03/20 Page 1 of 101

EXHIBIT 1

c\WFC22086

RETURN OF SERVICE			
I certify that this Summons and a copy of the complaint were received and served as follows:			
DEFENDANT 1			
<i>Date Served</i>	<i>Time Served</i>	<input type="checkbox"/> AM <input type="checkbox"/> PM	<i>Name Of Defendant</i>
<input type="checkbox"/> By delivering to the defendant named above a copy of the summons and complaint. <input type="checkbox"/> By leaving a copy of the summons and complaint at the dwelling house or usual place of abode of the defendant named above with a person of suitable age and discretion then residing therein. <input type="checkbox"/> As the defendant is a corporation, service was effected by delivering a copy of the summons and complaint to the person named below. <div style="border: 1px solid black; height: 30px; margin-top: 5px;"></div>			
<input type="checkbox"/> Other manner of service (specify)			
<input type="checkbox"/> Defendant WAS NOT served for the following reason:			
DEFENDANT 2			
<i>Date Served</i>	<i>Time Served</i>	<input type="checkbox"/> AM <input type="checkbox"/> PM	<i>Name Of Defendant</i>
<input type="checkbox"/> By delivering to the defendant named above a copy of the summons and complaint. <input type="checkbox"/> By leaving a copy of the summons and complaint at the dwelling house or usual place of abode of the defendant named above with a person of suitable age and discretion then residing therein. <input type="checkbox"/> As the defendant is a corporation, service was effected by delivering a copy of the summons and complaint to the person named below. <div style="border: 1px solid black; height: 30px; margin-top: 5px;"></div>			
<input type="checkbox"/> Other manner of service (specify)			
<input type="checkbox"/> Defendant WAS NOT served for the following reason:			
<i>Service Fee Paid</i>		<i>Signature Of Deputy Sheriff Making Return</i>	
\$			
<i>Date Received</i>		<i>Name Of Sheriff (type or print)</i>	
<i>Date Of Return</i>		<i>County Of Sheriff</i>	

FILED

NORTH CAROLINA

2018 AUG 23 PM 1: 40

IN THE GENERAL COURT OF JUSTICE
DISTRICT COURT DIVISION

UNION COUNTY

UNION COUNTY, C.S.C.

CVD

WELLS FARGO BANK, N.A.,
Plaintiff,

BY

18CV02151

vs.

COMPLAINT

BRIAN GREEN,
Defendant.

COMES NOW the Plaintiff, Wells Fargo Bank, N.A., by and through the undersigned counsel, and complaining of the Defendant, BRIAN GREEN avers and says as follows:

1. The Plaintiff is a foreign corporation authorized to prosecute this civil action in the State of North Carolina. The Plaintiff is the owner of the account numbered *****3120, forming the basis of this civil action, and holds all right, title, and interest therein.
2. Upon information and belief, the Defendant is an adult citizen and resident of Union County, North Carolina.
3. The Defendant is indebted to the Plaintiff in the principal amount of \$7,053.68.
4. The Plaintiff has made demand upon the Defendant for payment, but the Defendant has failed, neglected, and refused to make payment upon the account to the Plaintiff.
5. Attached hereto and incorporated herein by reference as though set forth verbatim are the Plaintiff's Exhibits which set forth the Plaintiff's claim against the Defendant.
6. The provisions of the account allow Plaintiff to recover the costs of court and a reasonable attorney's fee incurred in collecting upon the account. Pursuant to N.C. Gen Stat § 6-21.2 and § 25A-21, the Defendant is hereby notified that if the outstanding balance sued upon in this Complaint is paid to the undersigned attorney's office within five (5) business days of service hereof then the Plaintiff will forgo its claim for reasonable attorney's fees as allowed in the contract. If the outstanding balance is not paid in full within that time, then Plaintiff will pursue its remedies for such attorney's fees in the amount of up to 15% of the outstanding balance sued upon.

WHEREFORE, PREMISES CONSIDERED, Plaintiff prays for relief as follows:

1. That Plaintiff have and recover Judgment against the Defendant for the principal amount of \$7,053.68; and
2. That the costs of this civil action, together with Plaintiff's reasonable attorney's fees, be taxed against the Defendant as by law allowed; and

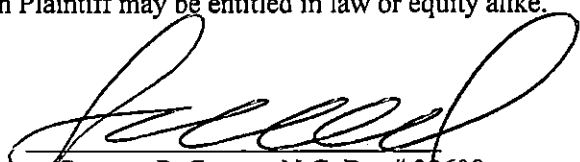
EXHIBIT 2

3. For such other, further, and general relief as to which Plaintiff may be entitled in law or equity alike.

This the 15 day of August, 2018.

**This communication is from a debt collector.
This is an attempt to collect a debt, and any
information will be used for that purpose.**

c:\WFC22086


___ Gregory P. Cowan, N.C. Bar # 39608
___ Melissa B. Westmoreland, N.C. Bar # 44903
___ Sarah A. Kim, N.C. Bar # 47860
___ K. Saanval Amin, N.C. Bar # 51715
___ Anson A. Adams, N.C. Bar # 50261
___ Andrea L. Davis, N.C. Bar # 44333
BROCK & SCOTT, PLLC
1315 Westbrook Plaza Drive
Winston-Salem, NC 27103
Phone: (888) 461-7908
Fax: (336) 354-1588

AFFIDAVIT

Plaintiff: Wells Fargo Bank, N.A.

Case Number:

Defendant(s): BRIAN GREEN

Account Number Ending In: *****3120

I, the undersigned affiant, first being sworn, declare and state as follows:

1. I am a Loan Adjustor of Wells Fargo Bank, N.A. ("Wells Fargo") and am authorized to sign this affidavit on behalf of Wells Fargo. If called to testify, I would competently testify under oath as to the following:
2. I am over the age of eighteen and as part of my job responsibilities for Wells Fargo I have personal knowledge of and am familiar with the types of records maintained by Wells Fargo for the purpose of servicing credit accounts and procedures for creating those types of records.
3. The information in this affidavit is taken from Wells Fargo's business records. The records are: (a) made at or near the time of the occurrence of the matters recorded by persons with personal knowledge of the information in the business record, or from information transmitted by persons with personal knowledge, and (b) kept in the course of Wells Fargo's regularly conducted business activities. It is the regular practice of Wells Fargo to create and maintain such records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by personally examining the business records related to the account (the "Account") that is the subject of the Complaint filed in this action.
4. Defendant(s) entered into an agreement for a Cash Wise - Visa Platinum - English Account, wherein it was stated that by either signing the agreement or using the Account, Defendant(s) accepted the provisions of the agreement. A true and correct copy of the document evidencing the agreement is attached hereto as **Exhibit A**.
5. The Defendant's(s') Account ends with *****3120. The Account was credited with the last payment received from the Defendant(s) on 02/12/2018 in the amount of \$70.00. A true and correct copy of the statement evidencing last payment/usage is attached hereto as **Exhibit B**.
6. The Defendant(s) has/have failed to remit payments due pursuant to the provisions of the Cash Wise - Visa Platinum - English agreement.

7. As a result of the Defendant's(s') failure to remit payments, the balance has been accelerated making the entire balance due and owing in accordance with the provisions of the agreement. Wells Fargo is owed the sum of \$7,053.68. A true and correct copy of the Account's last statement reflecting the balance due and owing is attached hereto as **Exhibit C**.
8. Wells Fargo has agreed to pay its attorneys a reasonable fee for services rendered in the above-styled litigation.

I affirm, under penalty of perjury that the foregoing representations are true.

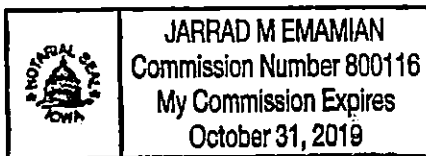
Executed this 10th day of August, 20 18.

Emily H. Little
Printed Name: Emily H. Little
Title: Loan Adjustor

STATE OF IOWA
COUNTY OF DALLAS

Signed and sworn to (or affirmed) before me on this 10 day of Aug, 20 18 by
Emily H. Little, personally known to me X OR produced
identification _____.

Type of identification produced: _____.



Jarrad M. Emamian
Signature of Notary Public

**CONSUMER CREDIT CARD
CUSTOMER AGREEMENT &
DISCLOSURE STATEMENT**



VISA®

Table of Contents:	
Your Contract With Us:	Section 1: Page 1
Using Your Account:	Section 4: Page 2
Changes To This Agreement:	Section 10: Page 5
Fees And Interest:	Section 11: Page 6
Billing Statements And Payments:	Section 19: Page 8
Other Important Information:	Section 21: Page 10
Arbitration:	Section 31: Page 11
Your Billing Rights:	Section 32: Page 13
Active Duty Military Service:	Section 33: Page 15
Interpreter Certification:	Section 34: Page 15

Notice To California Cardholders:

To our California customers who have discussed credit card terms and conditions with us in Spanish, Chinese, Korean, Vietnamese, or Tagalog:

Read Section 34 about interpreter certification before you activate your credit card.

Lea la Sección 34 sobre certificación de intérprete antes de activar su tarjeta de crédito.

請您在#用信用卡之前細讀第 34 節的「翻譯員認證」。

귀하의 신용카드를 활성화하시기 전에 통역사 인증에 관한 34절을 읽으시기 바랍니다.

Hãy đọc Phần 34 về xác nhận thông dịch viên trước khi quý vị kích hoạt thẻ tín dụng của mình.

Basahin ang Seksyon 34 tungkol sa sertipikasyon ng tagapagsaling-wika bago mo i-activate ang iyong credit card.

Your Contract With Us:

(1) Agreement. This contract for your credit card account ("Account") includes the Credit Card Agreement ("Agreement"), the Important Terms of Your Credit Card Account and future amendments to this Agreement. This Agreement is a contract between Wells Fargo Bank, N.A. and each Account holder. You and any joint Account holder accept the terms of this Agreement by using or activating your Account. Please read this Agreement carefully and keep it for your records.

(2) Definitions

Annual Percentage Rate (APR)	A rate, shown as a percentage, used to calculate interest on the balance on your Account.
Billing Cycle or Billing Period	The time period between billing statements. Each billing statement shows a statement closing date which is the last day of the Billing Cycle.
Balance Transfer	The transfer of a balance from another credit account to your Account, including the use of a check that accesses your Account.
Card	Any cards we issue to you or any devices we allow you use to access credit on your Account.
Cash Advance	Use of your Card to get cash. Examples include using your card for cash advances through an ATM, bank teller or Wells Fargo Online, Overdraft Protection advances,

Page 1 of 20

EXHIBIT A

	balance transfers, or cash-like purchases such as money orders, wire transfers, traveler checks, foreign currency, lottery tickets, casino chips, off-track wagers, other wagers, vouchers redeemable for cash or similar items.
Credit Access Device	A device, other than your Card, like <i>SUPERCHECKS™</i> and mobile devices, that we allow you to use to access credit on your Account.
Important Terms of Your Credit Card Account	A summary of your Account's APRs, fees and other important information.
New Balance	The total amount you owe as of a statement closing date.
Outstanding Balance	The sum of all unpaid amounts, including Purchases, Cash Advances, balance transfers, interest, fees and any other amounts that you may owe us.
Payment Due Date	The date the Minimum Payment is due. It will be at least 25 days from the statement closing date and will be provided on your billing statement.
Purchase	Use of your Account to buy or lease goods or services. Cash Advances, Balance Transfers and cash-like transactions are not Purchases. Tax payments and associated fees are Purchases.
Credit Limit	This is the amount that is available for your use.
We, Us, and Our	Wells Fargo Bank, N.A.
You and Your	The Account holder(s) who opened the Account.

(3) Contacting You. You agree that we have your consent to contact you at any phone number, email address, or mailing address you provide for any Wells Fargo account or at any number that you call us from or at any number that we obtain by other means. Your consent allows us and any companies working on our behalf to service your account, to use any means to contact you including: automated dialing devices, prerecorded/ artificial voice messages, mail, e-mail, text messages, push notifications, and calls to your cell phone, or any other data or voice transmission technology. You are responsible for any service provider charges you may incur as a result of us contacting you by any means, whether such charges are related to text, data, equipment or other plans. You will promptly notify us if you change any contact information, including your name, mailing address, e-mail addresses, or phone numbers. If you have a joint Account, a notice to one of you will serve as a notice to both of you. We may use voice recognition technology to verify your identity when you call. We may capture and store your voiceprint for this purpose. We may monitor and record any calls between you and us.

Using Your Account

(4) Using Your Account. You may use your consumer credit card Account for Purchases, Balance Transfers, Cash Advances and any other transactions we allow. You promise to use your Account only for lawful personal,

family, or household purposes. We reserve the right to deny transactions or authorizations from merchants who may be engaging in the internet gambling business. We are not responsible for anyone who refuses to accept your Card or any other Credit Access Device. We may decline any transaction at any time. Your credit card may not be used to make a payment on any other Wells Fargo credit account.

Cash Advances from ATMs. Cash Advances from ATMs may be limited by amount or frequency. The ATM owner may have additional restrictions. If the ATM owner charges any fee, that fee will be included as part of the total Cash Advance amount.

Cash Advances for Overdraft Protection. You may elect to have an automatic Cash Advance from your Account to cover an overdraft on a linked Wells Fargo checking account. To cover an overdraft on a linked Wells Fargo checking account, we will advance the greater of

- the amount of your overdraft; or
- \$25.00

Except if

- the amount of available credit on your Card is less than the amount of the overdraft or less than \$25.00, we will then advance the amount of available credit.

The APR and fees that apply to overdraft protection advances are listed in the Important Terms of Your Credit Card Account. Overdraft protection advances, interest and fees may cause your Account balance to exceed your credit limit. If there is more than one person listed on the checking account (such as a joint checking account) that you have linked for overdraft protection, then:

- You will be responsible for all overdraft protection advances regardless of which person writes the check or engages in any other transaction (such as a debit card purchase) that causes the overdraft; and
- You agree to allow us to disclose to any other person on your checking account, that this Card is linked to your checking account for overdraft protection.

We reserve the right to cancel, suspend, or change your overdraft protection service at any time, for any reason.

Credit Access Devices. SUPERCHECKS can be used to access your Account similar to writing a check on a deposit account. SUPERCHECKS checks will post as a balance transfer only when they are included with a Balance Transfer offer. If a SUPERCHECKS check is not included with a Balance Transfer offer it will post as a Cash Advance. They will include transaction fees and interest.

Some restrictions apply to SUPERCHECKS:

- They may not be written as payment on any Wells Fargo account.
- They may be used only by the person whose name is printed on the check.
- They must be written in U.S. dollars.
- They cannot be certified.
- You cannot file a claim against the bank when you have a dispute with a merchant about payment for property or services that you paid for using a SUPERCHECKS check.
- We reserve the right to put conditions on the use of SUPERCHECKS checks and to reject, decline and return unpaid any SUPERCHECKS check or advance at our discretion.

Third Party/Mobile Devices.

You or an authorized user may be permitted to load your credit card to an app on a smart phone, tablet or other electronic device, such as, through a mobile wallet, which could be used for purchases or other transactions without presenting the card. Any such Transactions are covered by this Agreement. We have no control over the device and cannot guarantee the performance of the device.

Additionally:

- You should protect the security of the device the same as your credit card or other valuable information.
- There may be third party fees related to the transaction such as mobile carrier data or messaging charges.
- We may, at any time, partially or fully restrict your ability to make credit transactions through a third party/mobile device. You agree to notify us promptly if you remove or want to remove your Account information from any third party/mobile device.

(5) Authorized Users. If you wish to have an additional Card issued in another person's name, please contact us and we will send you a Card with the name of the authorized person embossed on the front of the Card. You are responsible for payment of the entire amount owed to us, including any Purchases, balance transfers or Cash Advances (and all related interest and fees) made by the authorized person.

Ending Authorized User Privileges. If you want to end an authorized user's privilege to use your Account, you must:

- Recover and destroy that person's Card. If you do not, you will continue to be liable for any charges made, even if you've advised us of your wish to cancel the privileges, unless you tell us to cancel all Cards and establish a new Account for you.
- You must notify us of your request by contacting us at the number on the back of your Card or by mail at Wells Fargo Bank, N.A., P.O. Box 10347, Des Moines, IA 50306.

In general, an authorized person is not obligated on this Account and is not liable for any Outstanding Balance or any other charges made by you or by any other authorized person. In the event of the death of all fully liable cardholders, authorized users' privilege ends automatically. After that, if any person uses the Card, such use indicates his or her agreement to pay us, and we may, at our discretion, pursue the person for payment of any Outstanding Balance or any other charges they authorize. You agree to notify each authorized person that they are subject to all applicable sections of this Agreement.

Information about Authorized Users. You agree to give us certain personal information about each Authorized User. You must have permission from each Authorized User allowing you to give us that personal information. This may include name, address, social security number, date of birth and citizenship.

(6) Lost or Stolen Cards and Liability for Unauthorized Use. You must notify us immediately if

your Card or account information is lost or stolen, or if you believe it's being used without your permission. You may contact us by phone at 800-642-4720 or in writing at Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306. You agree to assist us in our investigation of the matter. If you do this and we find you not responsible, you will not be held liable for the unauthorized use of your Account.

(7) Promise to Pay. When you use your Account or let someone else use it, you promise to pay the total amount of the Purchases, Cash Advances, and balance transfers, plus all interest, fees and other amounts that you may owe us. We may limit or close your Account, but the terms of this Agreement will apply until you pay the Account in full.

(8) Credit Limit. We may assign the following limits to your Account:

Cash Advance Limit. We may restrict the amount of your credit limit that can be used for Cash Advances.

Your total credit limit will be provided with your Credit Card and shows on each of your billing statements. You promise to use your Account only to the limits. If you exceed your total credit limit, we may allow the transaction without increasing your total credit limit or deny the transaction. If we allow the transaction, we may treat that over limit amount as due with the minimum payment on your next statement. If you exceed the limits, you will still remain liable for all credit you receive. We can adjust your credit limit at any time, including automatic credit line increases for those who qualify.

(9) Authorizations. We don't guarantee approval of transactions. We reserve the right to deny transactions for any reason, such as account default, suspected fraudulent or unlawful activity, internet gambling, or any indication of increased risk related to the transaction. We also may limit the number of authorizations we allow during a period of time.

Transactions at some merchants (such as hotels, car rental companies, restaurants, and gas stations) may result in temporary authorizations for amounts greater than the actual Purchase amount. This will make less credit available on your Account for several days, usually until the date the actual Purchase amount is received from the merchant.

If you give your credit card information to a merchant to bill your account for recurring payments, or to keep it on file for future purchases or payments, and your card number, expiration date, or security code changes, you should notify the merchant with your new card information. Some card networks provide update services and receive updated card information from Wells Fargo. Merchants that participate in such services will receive updated card information from the network for credit cards that you have provided to the merchant for recurring or future purchases or payments. We cannot tell you which merchant will receive updated card information when your card information changes. You should always provide each merchant with your new card information because some merchants do not subscribe to such network services.

Changes To This Agreement

(10) Change in Terms. We may change this Agreement at any time. These changes may apply to existing and

future balances. We will give you advance written notice of the changes and a right to reject the changes if required by law. We may require you to close your Account or take other actions if you reject the changes.

Fees And Interest

(11) Fees. The following fees may apply to your account. If they do apply, you will find the amount in the Important Terms of Your Credit Card Account. You agree to pay any fees that apply.

- **Annual Fee.** If your account has an annual fee it will be charged each year your account is open. The annual fee will not be billed after your Account is closed.
- **Balance Transfer Fee.** This fee may be charged on a balance transfer transaction.
- **Cash Advance Fee.** This fee may be charged on a Cash Advance from your Account.
- **Overdraft Protection Advance Fee.** This fee may be charged when an overdraft amount is advanced to the checking account linked to your Credit Card Account by you.
- **Foreign Currency Conversion Fee.** If you make a transaction in a foreign currency, Visa will convert it into a U.S. dollar amount. A foreign currency conversion fee may be charged when this is done.
- **Late Fee.** This fee may be charged each time we do not receive the required Minimum Payment due by the Payment Due Date.
- **Returned Check or Returned Payment Fee.** This fee may be charged when a payment is not processed the first time or is returned unpaid.

Additional fees may be charged if agreed between you and us. All fees will be added to the Purchases balance, except Cash Advance fees and Overdraft Protection fees which will be added to the Cash Advance balance on your Account.

(12) Foreign Currency Transactions.

If you make a transaction in a currency other than U.S. dollars using a Visa Card, then Visa International "Visa" will convert the charge into a U.S. dollar amount. The exchange rate between the transaction currency and the billing currency used for processing international transactions is either (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. The currency conversion rate for the processing date may differ from the rate in effect on the date of the transaction or the date the transaction is posted to your Account.

Point of Sale Conversion. Some merchants outside the United States offer cardholders the option of having Card transactions converted to U.S. dollars by Visa, as described above, or by the merchant itself. If the latter option is chosen, the currency conversion rate is determined solely by the merchant involved in the transaction, and no foreign currency conversion fee is charged by the bank for the transaction.

(13) Rates. The following sections describe how we calculate the interest you owe each Billing Period. The Important Terms of Your Credit Card Account list the APRs that apply to different types of balances.

Introductory Rates. Your account may be eligible for introductory rates. This would be described in the Important Terms of Your Credit Card Account. If you are offered a promotional rate after your account is opened, the terms will be provided at that time. After any introductory or promotional rates expire, the remaining balances will be subject to the applicable Standard or Standard Variable APR terms.

How we Calculate your Standard Variable APRs. If your account has a variable rate the APR will vary based on the U.S. Prime Rate plus the applicable "Margin". See the Important Terms of Your Credit Card Account for the "Margin" on Purchases, balance transfers, Cash Advances, and overdraft protection advances, and daily periodic rates that apply to your Account. For each Billing Period, we use the U.S. Prime Rate or the average of the U.S. Prime Rates (if there is more than one) published in the "Money Rates" column of *The Wall Street Journal* three business days prior to your billing statement closing date. If the U.S. Prime Rate is no longer published or is not available, we may select a similar index. A change in the APR may increase or decrease the total amount of interest you pay and your Minimum Payment due. If the APR changes due to a change in the U.S. Prime Rate, the new APR will apply to both existing and future balances on the first day of your Billing Cycle. The APR will continue to vary even if your Account is closed.

Standard APRs. If your Account is subject to Standard APRs, the Standard APRs will not vary with the market based on the U. S. Prime Rate. However, we may change the Standard APRs from time to time in accordance with the Change In Terms information described in section 10. The rates that apply to your account are listed in the Important Terms of Your Credit Card Account.

Daily Periodic Rates. The daily periodic rates are calculated by dividing each applicable APR by 365.

(14) Minimum Interest Charge. Your account may have a Minimum Interest Charge. See The Important Terms of Your Credit Card Account for the applicable charge.

(15) When we Charge Interest. For most transactions, interest will be charged beginning on the date a transaction is made on your account. We charge interest on a fee beginning on the first day of the Billing Cycle following the Billing Cycle in which the fee posted to your Account.

(16) Here's how and when specific Transactions, fees and credits are applied:

- We add the amount of a Purchase or Balance Transfer to the Purchase balance as of the transaction date shown on your statement.
- We add Balance Transfer fees to the Purchase balance as of the transaction date shown on your statement.
- We add the amount of a Cash Advance to the Cash Advance balance as of the transaction date shown on your statement.
- We add Cash Advance Fees to the Cash Advance balance as of the transaction date shown on your statement.

- We add the amount of any Overdraft Protection advance to the Cash Advance balance as of the transaction date shown on your statement.

(17) How we Calculate Interest. We begin by calculating the daily balance of each Transaction category. Next we calculate the Average Daily Balance (ADB). Finally, we calculate the interest. See each section below for details.

1) Calculating the daily balance: the daily balance is calculated separately for each Transaction category. We start with the daily balance from the end of the previous day. We add in any new Transactions and other charges, including interest accrued on the previous day's balance. This means interest is compounded daily. We then subtract any payments or credits.

Example for the Purchase Transaction category:

Daily balance for purchases from the previous day
 + New purchases
 + Fees and interest accrued on the previous day's Transaction category balance
 - Payments, credits and adjustments that posted that day
 = **New daily balance for Purchases**

2) Calculating the Average Daily Balance (ADB): we add up all the daily balances for the Billing Cycle starting with the beginning balance of the first day of the Billing Cycle. This beginning balance will include any unpaid fees from the previous Billing Cycle and any late fees incurred during the current Billing Cycle. Any daily balance that is a credit balance is treated as zero. We divide this amount by the number of days in the Billing Cycle.

$ADB = \text{sum of daily balances} \div \text{number of days in the Billing Cycle}$

3) Interest Calculation: we calculate the interest charge for each type of balance by applying the daily periodic rate to the ADB and multiplying this by the number of days in the Billing Cycle.

$\text{Interest Charge} = \text{daily periodic rate} \times ADB \times \text{number of days in Billing Cycle}$

(18) Grace Period. To avoid paying interest on new Purchases you have to pay your entire New Balance by the Due Date on your statement each Billing Period. You cannot avoid interest on Cash Advances or Balance Transfers. Your due date will be at least 25 days from the statement closing date and will be provided on your billing statement.

Billing Statements And Payments.

(19) Billing Statements. If you have a balance on your account you will receive a billing statement. Your billing statement will show your Minimum Payment due and the Payment Due Date.

(20) Payments. You may pay all or part of your Account balance at any time, but you **must** pay the Minimum Payment, disclosed on your billing statement, by the Payment Due Date.

Minimum Payment. Your Minimum Payment Due includes any amount past due plus the greater of

1. Fees and interest billed during the Billing Cycle plus 1% of the New Balance; or
2. \$15.00 (or the entire balance on the Account if the New Balance is less than \$15.00).

We require you to pay any amount over the limit on your credit card account. However, that amount is not included in your Minimum Payment Due.

This is rounded-up to the next highest whole dollar amount. Credits will not be used to meet the Minimum Payment.

Payment Instructions. Follow these instructions when making a payment:

1. You must pay in U.S. dollars.
2. Payment must be made with a personal check, money order or cashier's check and must be issued by a bank in the United States.
3. Electronic payments are accepted.
4. Do not mail cash.

If you mail your payment, please mail to the payment address provided on your billing statement using the envelope and payment coupon enclosed. Payments received by 5:00 p.m. at the location your payment is mailed to will be credited as of the date of receipt. If received after 5:00 p.m. they will be credited on the following day. Payments made through Wells Fargo Online Banking at [wellsfargo.com](https://www.wellsfargo.com) will be credited based on the cutoff time disclosed at the time of the transaction. If you do not follow these instructions your payment may not be credited for up to five days after we receive it.

Checks or other paper documents may be converted to an electronic transaction through procedures established by the National Automated Clearing House Association. In this case, the original check or other document that you send to us will not be retained, but a copy would be available if requested.

Some of your available line of credit may be held, at our discretion, until your payment is honored.

You cannot pay this account using another Wells Fargo Bank, N.A. credit or loan account or any Wells Fargo affiliated company credit or loan account. You cannot use any SUPERCHECKS checks to make any payment on this Account.

Generally, we will apply your Minimum Payment first to lower APR balances (such as Purchases) before balances with higher APRs (such as Cash Advances). Payments made in excess of the Minimum Payment will be applied to balances with higher APRs first before balances with lower ones.

We post payments to the Billing Cycle within which they are received. Any payment in excess of the Minimum Payment due is applied based on the balances reflected on your last billing statement.

Irregular Payments. If you intend to pay your Account in full with an amount less than the Outstanding Balance, payments must be sent to: Wells Fargo, P.O. Box 10311, Des Moines, IA 50306-0311. Please note that if we accept such payments we have every right to pursue full payment.

Other Important Information

(21) Default / Immediate Repayment of Balance in Full. Your Account will be in default, and we may require immediate payment of your total Account if:

- You fail to pay a Minimum Payment by the Payment Due Date;
- Any payment is returned;
- You don't honor the terms of this Agreement;
- You made an untrue statement on your application; OR
- You file for bankruptcy.

If this is a joint Account, a default by one of you will be a default by all of you.

We may prevent further transactions and we may close your Account and other Wells Fargo Accounts. If your account is in default you agree to pay our collection costs, attorney's fees, and court costs incurred in enforcing our rights under this agreement.

(22) Re-Verification of Credit Information. We can review any information you provided on your credit application at any time. This may include:

- Requesting credit bureau reports;
- Verifying your current credit standing;
- Verifying your employment, assets and income records.

(23) California Residents. We may also obtain information at any time from the California Department of Motor Vehicles. You agree to waive the address confidentiality requirements section of the California Vehicle Code (Section 1808.21).

This waiver may not apply to you if you are on active duty military service (including active guard or reserve service) or you are a spouse or dependent of a person who is on such active duty military service. Please see the Important Statement Concerning Active Duty Military Service section in the Agreement for more information.

(24) Cancellation. We may close your Account at any time and for any reason. You may also close the Account at any time. If that happens, you must still repay the balance owed according to the terms of this Agreement. Joint Accounts may be canceled by either Account Holder. If we close the account, notice may be provided to only one Account Holder.

(25) Separation of Unlawful Provisions. If any provision of this Agreement is found to be unenforceable, all other provisions of the Agreement will remain in effect.

(26) Enforcement Rights. We may waive or delay enforcing any of our rights without losing them. A court decree for divorce or separation or an out-of-court mutual agreement does not affect any of our rights to enforce this Agreement.

(27) Phone Monitoring. We may monitor and record any of your phone calls with us.

(28) Information Reporting. We may report information about you to consumer reporting agencies. The information that we report to consumer reporting agencies may include:

- Account history;
- Account performance;
- Account status;
- Any violations of your account; and
- Any violations of the terms of this Agreement.

The same information may be reported to the consumer reporting agencies for any additional card holders. You may dispute the accuracy of the information that we report to consumer reporting agencies by writing to us at Wells Fargo Credit Bureau Dispute Resolution, P.O. Box 14517, Des Moines, IA 50306-3517. Please describe the information in detail that you believe is inaccurate and provide any supporting documents with your dispute. If your dispute relates to identity theft, you will need to provide us with an identity theft report.

(29) Assignment. We may assign your Account and any or all rights and obligations under the Agreement to a third party. You may not assign your Account or any of your obligations under the Agreement.

(30) Governing Law. Federal law and the laws of South Dakota govern this Agreement and your account.

Arbitration

(31) Dispute Resolution Program: Arbitration Agreement.

- a. Binding Arbitration.** You and Wells Fargo Bank, N.A. (the "Bank") agree that if a Dispute arises between you and the Bank, upon demand by either you or the Bank, the Dispute shall be resolved by the following arbitration process. The foregoing notwithstanding, the Bank shall not initiate an arbitration to collect a consumer debt, but reserves the right to arbitrate all other disputes with its consumer customers. A "Dispute" is any unresolved disagreement between you and the Bank. It includes any disagreement relating in any way to the Card or related services, Accounts, or matters; to your use of any of the Bank's banking locations or facilities; or to any means you may use to access the Bank. It includes claims based on broken promises or contracts, torts, or other wrongful actions. It also includes statutory, common law, and equitable claims. A Dispute also includes any disagreements about the meaning or application of this Arbitration Agreement. This Arbitration Agreement shall survive the payment or closure of your Account. **YOU UNDERSTAND AND AGREE THAT YOU AND THE BANK ARE WAIVING THE RIGHT TO A JURY TRIAL OR TRIAL BEFORE A JUDGE IN A PUBLIC COURT.** As the sole exception to this Arbitration Agreement, you and the Bank retain the right to pursue in small claims court any Dispute that is within that court's jurisdiction. If either you or the Bank fails to submit to binding arbitration following lawful demand, the party so failing bears all costs and

expenses incurred by the other in compelling arbitration.

- b. **Arbitration Procedure; Severability.** Either you or the Bank may submit a Dispute to binding arbitration at any time notwithstanding that a lawsuit or other proceeding has been previously commenced. **NEITHER YOU NOR THE BANK SHALL BE ENTITLED TO JOIN OR CONSOLIDATE DISPUTES BY OR AGAINST OTHERS IN ANY ARBITRATION, OR TO INCLUDE IN ANY ARBITRATION ANY DISPUTE AS A REPRESENTATIVE OR MEMBER OF A CLASS, OR TO ACT IN ANY ARBITRATION IN THE INTEREST OF THE GENERAL PUBLIC OR IN A PRIVATE ATTORNEY GENERAL CAPACITY.** Each arbitration, including the selection of the arbitrator(s), shall be administered by the American Arbitration Association (AAA), or such other administrator as you and the Bank may mutually agree to (the AAA or such other mutually agreeable administrator to be referred to hereinafter as the "Arbitration Administrator"), according to the Commercial Arbitration Rules and the Supplemental Procedures for Consumer Related Disputes ("AAA Rules"). To the extent that there is any variance between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement shall control. Arbitrator(s) must be members of the state bar where the arbitration is held, with expertise in the substantive laws applicable to the subject matter of the Dispute. No arbitrator or other party to an arbitration proceeding may disclose the existence, content, or results thereof, except for disclosures of information by a party required in the ordinary course of its business or by applicable law or regulation. You and the Bank (the "Parties") agree that in this relationship: (1) The Parties are participating in transactions involving interstate commerce; and (2) This Arbitration Agreement and any resulting arbitration are governed by the provisions of the Federal Arbitration Act (Title 9 of the United States Code), and, to the extent any provision of that Act is inapplicable, unenforceable or invalid, the laws of the state of South Dakota. If any of the provisions of this Arbitration Agreement dealing with class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be illegal or unenforceable, that invalid provision shall not be severable and this entire Arbitration Agreement shall be unenforceable.
- c. **Rights Preserved.** This Arbitration Agreement does not prohibit the Parties from exercising any lawful rights or using other available remedies to preserve, foreclose, or obtain possession of real or personal property; exercise self-help remedies, including setoff and repossession rights; or obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment, or the appointment of a receiver by a court

of competent jurisdiction. Any statute of limitations applicable to any Dispute applies to any arbitration between the Parties. The provisions of this Arbitration Agreement shall survive termination, amendment, or expiration of the Card or any other relationship between you and the Bank.

d. Fees and Expenses of Arbitration.

Arbitration fees shall be determined by the rules or procedures of the Arbitration Administrator, unless limited by applicable law. Please check with the Arbitration Administrator to determine the fees applicable to any arbitration you may file. If the applicable law of the state in which you opened your Account limits the amount of fees and expenses to be paid by you, then no allocation of fees and expenses to you shall exceed this limitation. Unless inconsistent with applicable law, each of us shall bear the expense of our own attorney, expert and witness fees, regardless of which of us prevails in the arbitration.

- e. Active Duty Military Service.** If you are on active duty military service (including active guard or reserve service) or you are a spouse or dependent of a person who is on such active duty military service, then the above Arbitration Agreement may not apply to you. Please see Important Statement Concerning Active Duty Military Service in this Agreement for more information.

Your Billing Rights

Keep This Notice For Future Use. This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

(32) What To Do If You Find a Mistake on Your Statement. If you think there is an error on your statement, write to us at:

Wells Fargo Card Services
P.O. Box 522
Des Moines, IA 50306-0522

In your letter, give us the following information:

- Your name and Account number;
- The date and dollar amount of the suspected error.
- If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing at the address above. You may notify using other ways (including telephone), but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter.

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases. If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the Purchase.

To use this right, all of the following must be true:

1. The Purchase must have been made in your home state or within 100 miles of your current mailing address, and the Purchase price must have been more than \$50. (Note: Neither of these are necessary if your Purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the Purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your credit card Account do not qualify.

future balances. We will give you advance written notice of the changes and a right to reject the changes if required by law. We may require you to close your Account or take other actions if you reject the changes.

Fees And Interest

(11) Fees. The following fees may apply to your account. If they do apply, you will find the amount in the Important Terms of Your Credit Card Account. You agree to pay any fees that apply.

- **Annual Fee.** If your account has an annual fee it will be charged each year your account is open. The annual fee will not be billed after your Account is closed.
- **Balance Transfer Fee.** This fee may be charged on a balance transfer transaction.
- **Cash Advance Fee.** This fee may be charged on a Cash Advance from your Account.
- **Overdraft Protection Advance Fee.** This fee may be charged when an overdraft amount is advanced to the checking account linked to your Credit Card Account by you.
- **Foreign Currency Conversion Fee.** If you make a transaction in a foreign currency, Visa will convert it into a U.S. dollar amount. A foreign currency conversion fee may be charged when this is done.
- **Late Fee.** This fee may be charged each time we do not receive the required Minimum Payment due by the Payment Due Date.
- **Returned Check or Returned Payment Fee.** This fee may be charged when a payment is not processed the first time or is returned unpaid.

Additional fees may be charged if agreed between you and us. All fees will be added to the Purchases balance, except Cash Advance fees and Overdraft Protection fees which will be added to the Cash Advance balance on your Account.

(12) Foreign Currency Transactions.

If you make a transaction in a currency other than U.S. dollars using a Visa Card, then Visa International "Visa" will convert the charge into a U.S. dollar amount. The exchange rate between the transaction currency and the billing currency used for processing international transactions is either (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. The currency conversion rate for the processing date may differ from the rate in effect on the date of the transaction or the date the transaction is posted to your Account.

Point of Sale Conversion. Some merchants outside the United States offer cardholders the option of having Card transactions converted to U.S. dollars by Visa, as described above, or by the merchant itself. If the latter option is chosen, the currency conversion rate is determined solely by the merchant involved in the transaction, and no foreign currency conversion fee is charged by the bank for the transaction.

(13) Rates. The following sections describe how we calculate the interest you owe each Billing Period. The Important Terms of Your Credit Card Account list the APRs that apply to different types of balances.

3. You must not yet have fully paid for the Purchase.

If all of the criteria above are met and you are still dissatisfied with the Purchase, contact us in writing at:

Wells Fargo Card Services
PO Box 522
Des Moines, IA 50306-0522

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Active Duty Military Service

(33) IMPORTANT STATEMENT CONCERNING

ACTIVE DUTY MILITARY SERVICE: If you are on active duty military service when you apply for or establish this account (including active guard or reserve service) or you are a spouse or dependent of a person who is on such active duty military service at that time, then so long as such active duty military service continues, the Arbitration Agreement contained in the Credit Card Agreement does not apply to you, nor do any provisions that waive any right to legal recourse under any state or federal law.

MILITARY ANNUAL PERCENTAGE RATE: Federal Law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the costs of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the cost associated with credit insurance premiums, fees for ancillary products sold in connection with the credit transaction, any application fee charged (other than certain application fees for specified credit transactions or accounts), and any participation fee charged (other than certain participation fees for a credit card account).

You may contact us at 1-844-309-0044 for information about the Military Annual Percentage Rate and a description of your account opening disclosures.

Interpreter Certification

(34) Interpreter Certification. If you choose to discuss your credit card account with us in Spanish, Chinese, Korean, Vietnamese, or Tagalog, please read the following.

By signing, using or activating the credit card issued to you, you certify to us that:

- You have discussed the Customer Agreement and Disclosure Statement with your interpreter and have been given the opportunity to discuss and negotiate with us the terms and conditions contained in these documents.
- Your Interpreter is at least 18 years old and is fluent in both English and in the language in which you chose to discuss with us the terms and conditions of your credit card Account.
- You understand and agree to the terms and conditions contained in these enclosed documents.

Certificación de Intérprete

(34) Certificación de Intérprete. Si usted opta por conversar sobre su cuenta de tarjeta de crédito con nosotros en español, chino, coreano, vietnamita o tagalo, lea lo siguiente.

Al firmar, utilizar o activar la tarjeta de crédito emitida a su nombre, usted certifica ante nosotros que:

- Usted ha analizado el Contrato del Cliente y Declaración de Divulgación con su intérprete, y que usted y su intérprete han tenido la oportunidad de analizar y negociar con nosotros los términos y condiciones contenidos en estos documentos.
- Su intérprete tiene por lo menos 18 años de edad y habla con fluidez tanto en inglés como en el idioma que usted haya elegido para conversar con nosotros sobre los términos y condiciones de su Cuenta de tarjeta de crédito.
- Usted entiende y está de acuerdo con los términos y condiciones contenidos en estos documentos adjuntos.

翻譯員認證

(34) 翻譯員認證。如果您選擇以西班牙語、中文、韓語、越南語或菲律賓語與我們討論信用卡帳戶相關事宜，請閱讀以下內容。一旦您簽署、使用或啟用核發給您的信用卡，即表示您向我們證明

- 您已經與您的翻譯員討論過《客戶協議》與《披露聲明》，並且有機會與我們討論和協商這些文件中的條款和條件。
- 您的翻譯員至少年滿 18 歲，並具有流利的英語能力且深諳您所選與我們討論您的信用卡帳戶條款和條件的語言。
- 您理解並同意遵守所附這些文件中的條款和條件。

통역사 인증

(34) 통역사 인증. 통역사 인증, 귀하의 신용카드 계좌에 관한 사항을 스페인어, 중국어, 한국어, 한국어, 베트남어 또는 타갈로그어로 저희와 논의하기로 하신 경우, 다음 사항을 읽어 주십시오

귀하에게 발급된 신용카드를 사용하거나 활성화함으로써, 귀하는 저희에게 다음 사항을 증명하게 됩니다

- 귀하는 귀하의 통역사와 함께 고객 동의서 및 공개 진술서에 관해 논의하였으며 이러한 문서에 포함된 약관을 저희와 논의하고 협상할 기회를 가졌습니다
- 귀하의 통역사는 18세 이상이며 영어뿐만 아니라 귀하가 신용카드 계좌 약관에 관해 저희와 논의할 때 사용하시기로 선택하신 언어에 모두 능통합니다
- 귀하는 첨부된 이러한 문서에 포함된 약관을 이해하였으며 이에 동의합니다

Xác Nhận Về Người Thông Dịch

(34) Xác Nhận Về Người Thông Dịch Nếu quý vị chọn thảo luận trường mục thẻ tín dụng của mình với chúng tôi bằng tiếng Tây Ban Nha, tiếng Trung, tiếng Hàn, tiếng Việt hoặc Tagalog, vui lòng đọc phần sau đây.

Bằng việc ký, sử dụng hoặc kích hoạt thẻ tín dụng đã cấp cho quý vị, quý vị chứng nhận với chúng tôi rằng:

- Quý vị đã thảo luận với thông dịch viên của mình về Thỏa Thuận Khách Hàng và Tuyên Bố Tiết Lộ Thông Tin và đã có cơ hội trao đổi và thương lượng với chúng tôi về các điều khoản và điều kiện nêu trong những tài liệu này.
- Thông dịch viên của quý vị tối thiểu 18 tuổi và thông thạo cả tiếng Anh lẫn ngôn ngữ mà quý vị đã chọn sử dụng để thảo luận với chúng tôi về các điều khoản và điều kiện liên quan đến trường mục thẻ tín dụng của quý vị.

- Quý vị hiểu và đồng ý với các điều khoản và điều kiện được nêu trong những tài liệu đính kèm này.

Sertipikasyon ng Tagapagsaling-wika

(34) Sertipikasyon ng Tagapagsaling-wika. Kung pipiliin mong talakayin ang iyong credit card account sa amin sa wikang Spanish, Chinese, Korean, Vietnamese, o Tagalog, pakibasa ang sumusunod.

Sa pamamagitan ng paglagda, paggamit o pag-activate ng credit card na ibinigay sa iyo, pinatotohanan mo sa amin na:

- Tinalakay mo ang Kasunduan ng Kostumer at ang Pahayag ng Pagsisiwalat sa iyong tagapagsaling-wika at nabigyan ka ng pagkakataong talakayin at makipagkasundo sa amin sa mga tuntunin at kundisyong nilalaman ng mga dokumentong ito.
- Ang iyong tagasaling-wika ay wala pang 18 taong gulang at lubos na marunong sa Ingles at sa wika na napili mo para talakayin sa amin ng mga tuntunin at kundisyon ng iyong credit card Account.
- Nauunawaan at sinasang-ayunan mo ang mga tuntunin at kundisyong nakasaad sa mga nakalakip na dokumentong ito.

This panel intentionally left blank.

This panel intentionally left blank.

**Wells Fargo Card Services
PO Box 10347, Des Moines, IA 50306
1-800-642-4720
Hearing and Speech Impaired Customers,
call the TTY number 1-800-419-2265**

Core 08/17

**M-119975
LS 9075**

Page 20 of 20

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 1 of 4

Ending in 3120
01/19/2018 to 02/16/2018

**Balance Summary**

Previous Balance	\$6,872.78
- Payments	\$70.00
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$112.90
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$6,915.68

24-Hour Customer Service: 1-800-642-4720
TTY for Hearing/Speech Impaired: 1-800-419-2265
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Total Credit Limit

\$7,150

Total Available Credit

\$234

Payment Information

New Balance	\$6,915.68
Minimum Payment	\$70.00
Payment Due Date	03/12/2018

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

Late Payment Warning: If we do not receive your Minimum Payment by 03/12/2018, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	26 years	\$18,519
\$227	3 years	\$8,169 (Savings of \$10,350)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

Go Far Rewards Summary

Rewards balance as of: 01/31/2018 \$305.82

The rewards balance is for Rewards ID 60015063493.

This balance may be inclusive of other contributing rewards accounts. For up-to-date rewards balance information, or more ways to earn and redeem your rewards, visit GoFarRewards.wf.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
02/12	02/12	7446542DW0A7SNADQ	BILL PAY PAYMENT	70.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$70.00	

Purchases, Balance Transfers & Other Charges

01/25	01/25	2400175D92DJSFP9R	DMV VEHICLE REG RENEWAL 919-715-7000 NC		92.90
01/25	01/25	2443106DA5SQAEXXQ	SET TV 866-403-9050 FL		20.00
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD					\$112.90

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD \$0.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 3 7 11 180215 0 PAGE 1 of 4 1 0 5583 2000 CIH2 01DP5596

Detach and mail with check payable to Wells Fargo

Account Number	3120
New Balance	\$6,915.68
Minimum Payment	\$70.00
Payment Due Date	03/12/2018

Amount Enclosed



BRIAN GREEN
113 INDIAN TRL RD N
STE 280
INDIAN TRAIL NC 28079

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

YKG
508

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 2 of 4

Ending in 3120
01/19/2018 to 02/15/2018



Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Interest Charged

INTEREST CHARGE ON PURCHASES	0.00
INTEREST CHARGE ON CASH ADVANCES	0.00

TOTAL INTEREST CHARGED FOR THIS PERIOD	\$0.00
--	--------

2018 Totals Year-to-Date

TOTAL FEES CHARGED IN 2018	\$0.00
TOTAL INTEREST CHARGED IN 2018	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES	0.00%	\$0.00	28	\$0.00
CASH ADVANCES	25.24% variable	\$0.00	28	\$0.00

Continued

Wells Fargo Cash Wise Visa® Card

It all adds up

Earn rewards on an authorized user's purchases.¹

1.5% cash rewards on net purchases, every day²

Adding authorized users¹ is easy –

1. Sign on to your *Wells Fargo Online*® Banking account.
2. Go to **Credit Card Services Center** under **Account Services**.
3. Select **Additional Cardholders for Your Account** link.
4. Enter the name and date of birth of the authorized user to be added.

Or call 1-800-642-4720.

¹ Account holders are responsible for repayment of all debts on the account, including all transactions made by authorized users.

² 1.5% cash rewards are earned for every \$1 spent in net purchases (purchases minus returns/credits) on the Credit Card account. ATM transactions, cash advances of any kind, balance transfers, *SUPERCHECKS*™, cash equivalents such as money orders and prepaid gift cards, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet, fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn cash rewards. Refer to the *Wells Fargo Rewards*® Program Terms and Conditions and Addendum for the Wells Fargo Cash Wise Visa Card for further details.

Your free 2017 Year End Spending Summary is now available.

Use your free report to help you prepare for the upcoming tax season with personalized features, such as your year-over-year spending, top merchants, and spending history by category. You can also use it to plan your budget, organize your spending, or update your financial plan.

Your Year End Spending Summary organizes all your 2017 credit card transactions by categories, like Bills/Utilities, Dining, Entertainment, Travel, and more, to show you details on how you used your card and to help you plan for 2018.

It's easy to access your summary:

1. Sign on to wellsfargo.com/yearendsummary.
2. Choose the credit card account from the drop-down box in **Select an Account**.
3. Go to the **Simplified Banking** section.
4. Select the **Year End Spending Summary** link to view your full report.

To view or download a copy of your free report, you must first be enrolled in *Wells Fargo Online*®. Simply go to wellsfargo.com to sign up today. Once you're enrolled, you'll be able to:

- Access your 2017 report
- Monitor all your accounts from one convenient place
- Set up credit card and spending alerts
- Enjoy all the many great benefits of 24/7 banking

At your service

If you need assistance accessing your 2017 Year End Spending Summary, please call us at 1-800-642-4720 — 24 hours a day, 7 days a week.

Wells Fargo makes no warranties and is not responsible for your use of this information or for any errors or inaccuracies resulting from your use. You should consult your own tax advisor regarding your tax needs.
© 2018 Wells Fargo Bank, N.A. All rights reserved. IHA-5048801 VS_Propel_EN

WELLS FARGO CASH WISE VISA PLATINUM® CARD



VISA

 Account Number
 Statement Billing Period
 Page 1 of 2

 Ending in 3120
 06/18/2018 to 07/18/2018

Balance Summary

Previous Balance	\$7,053.68
- Payments	\$0.00
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$7,053.68
Total Credit Limit	\$7,150

 24-Hour Customer Service: 1-800-642-4720
 TTY for Hearing/Speech Impaired: 1-800-419-2265
 Outside the US Call Collect: 1-925-825-7600
 Wells Fargo Online®: wells Fargo.com

 Send General Inquiries To:
 PO Box 10347, Des Moines IA, 50306-0347

Total Available Credit \$0

Payment Information

New Balance	\$7,053.68
Minimum Payment	\$561.00
(Includes Past Due Amount of \$490.00)	
Payment Due Date	08/12/2018

 Send Payments To:
 PO Box 77053, Minneapolis MN, 55480-7753

Late Payment Warning: If we do not receive your Minimum Payment by 08/12/2018, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	20 years	\$7,054
\$196	3 years	\$7,054 (Savings of \$0)

 If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccd/cc_approved.htm or call 1-877-285-2108.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
------------------------------------	--------

Interest Charged

INTEREST CHARGE ON PURCHASES	0.00
INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD	\$0.00

2018 Totals Year-to-Date

TOTAL FEES CHARGED IN 2018	\$138.00
TOTAL INTEREST CHARGED IN 2018	\$0.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 3 7 11 180718 0 1 D PAGE 1 of 2 1 0 5583 2000 CIH2 01DP5596

Detach and mail with check payable to Wells Fargo. For faster processing, include your account number on your check.

Account Number	3120
New Balance	\$7,053.68
Minimum Payment	\$561.00
(Includes Past Due Amount of \$490.00)	
Payment Due Date	08/12/2018

 Amount
 Enclosed

 BRIAN GREEN
 113 INDIAN TRL RD N
 STE 280
 INDIAN TRAIL NC 28079

 WELLS FARGO CARD SERVICES
 PO BOX 77053
 MINNEAPOLIS MN 55480-7753

 YKG
 508

Check here and see reverse for address and/or phone number correction.

EXHIBIT C

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 2 of 2

Ending in 3120
06/18/2018 to 07/18/2018

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES PROMOTIONAL RATE EXPIRES 12/19/18	0.00%	\$0.00	31	\$0.00
CASH ADVANCES	25.74% variable	\$0.00	31	\$0.00



Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-7137
Birth Date:
Last Name: GREEN
First Name:
Middle Name:
Status As Of: Aug-10-2018
Certificate ID: SC3301VH5N0HR5G

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individual's active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento

Michael V. Sorrento, Director
Department of Defense - Manpower Data Center
400 Gigling Rd.
Seaside, CA 93955

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. ? 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q33) via this URL: <https://scra.dmdc.osd.mil/faq.xhtml#Q33>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. ? 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC ? 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC ? 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC ? 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

UNION County

In The General Court Of Justice

FILED

Name And Address Of Plaintiff

Wells Fargo Bank, N.A.

2018 AUG 23 PM 1:48

SERVICEMEMBERS CIVIL RELIEF ACT
AFFIDAVIT

VERSUS

Name And Address Of Defendant

BRIAN GREEN
113 INDIAN TRL RD N STE 280
INDIAN TRAIL NC 28079

UNION COUNTY C.S.C.

BY

50 U.S.C. 3901 to 4043

NOTE: Though this form may be used in a Chapter 45 Foreclosure action, it is not a substitute for the certification that may be required by G.S. 45-21.12A.

AFFIDAVIT

I, the undersigned Affiant, under penalty of perjury declare the following to be true:

1. As of the current date: (check one of the following)

- ☐ a. I have personal knowledge that the defendant named above is in military service.*
- ☒ b. I have personal knowledge that the defendant named above is not in military service.*
- ☐ c. I am unable to determine whether the defendant named above is in military service.*

2. (check one of the following)

- ☒ a. I used the Servicemembers Civil Relief Act Website (<https://scra.dmdc.osd.mil/>) to determine the defendant's military
- ☒ The results from my use of that website are attached.

(NOTE: The Servicemembers Civil Relief Act Website is a website maintained by the Department of Defense (DoD). If DoD security certificates are not installed on your computer, you may experience security alerts from your internet browser when you attempt to access the website. DoD security certificates will be automatically added to the computers of all Judicial Branch users, such that these users not expect security alerts to appear with this website after July of 2015. As of June 22, 2016, the Servicemembers Civil Relief Act Website includes the following advice: "Most web browsers don't come with the DoD certificates already installed. The best and most secure is for the user to install all of the DoD's public certificates in their web browser.")

- ☐ b. I have not used the Servicemembers Civil Relief Act Website and the following facts support my statement as to the defendant's military service: (State how you know the defendant is not in the military. Be specific.)

*NOTE: The term "military service" includes the following: active duty service as a member of the United States Army, Navy, Air Force, Marine Corps, Coast Guard; service as a member of the National Guard under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days for purposes of responding to a national emergency; active service as a commissioned officer of the Public Health Service or of the National Oceanic and Atmospheric Administration; any period of service during which a servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause. 50 U.S.C. 3911(2).

SWORN/AFFIRMED AND SUBSCRIBED TO BEFORE ME

Date

8/15/18

Date

8/15/18

Signature Of Affiant

Name Of Affiant (type or print)

Gregory P. Cowan
Melissa B. Westmoreland
Sarah A. Kim
Anson A. Adams
Andrea L. Davis
K. Saanval Amin

Signature Of Person Authorized To Administer Oaths

☐ Deputy CSC ☐ Assistant CSC ☐ Clerk Of Superior Court ☐ Magistrate

SEAL

☒ Notary

Date My Commission Expires

8.15.2022

NOTE TO COURT: Do not proceed to enter judgment in a non-criminal case in which the defendant has not made an appearance until a Servicemembers Civil Relief Act affidavit (whether on this form or not) has been filed, and if it appears that the defendant is in military service, do not proceed to enter judgment until such time that you have appointed an attorney to represent him or her.



Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-XXXX
 Birth Date:
 Last Name: GREEN
 First Name: BRIAN
 Middle Name:
 Status As Of: Aug-15-2018
 Certificate ID: DN5VJC4PG4GXQ6W

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director
 Department of Defense - Manpower Data Center
 400 Gigling Rd.
 Seaside, CA 93955

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. ? 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q33) via this URL: <https://scra.dmdc.osd.mil/faq.xhtml#Q33>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. ? 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC ? 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC ? 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC ? 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

[ZIP Code™ by Address \(/zip-code-lookup.htm?byaddress\)](#)

[ZIP Code™ by City and State \(/zip-code-lookup.htm?bycitystate\)](#)

[Cities by ZIP Code™ \(/zip-code-lookup.htm?citybyzipcode\)](#)

[FAQs](#)

(http://faq.usps.c...
searchString=zip...

Look Up a ZIP Code™ FAQs

Go to

ZIP Code™ by Address

You entered:

113 INDIAN TRL RD N STE 280
INDIAN TRAIL NC

If more than one address matches the information provided, try narrowing your search by entering a street address and, if applicable, a unit number. **Edit and search again.** ([zip-code-lookup.htm?byaddress](#))

113 INDIAN TRAIL RD N STE 280
INDIAN TRAIL NC **28079-7808**

CARRIER ROUTE	R044
COUNTY	UNION
DELIVERY POINT CODE	13
CHECK DIGIT	7
COMMERCIAL MAIL RECEIVING AGENCY	N
LAC™	-
eLOT™	0268
eLOT ASCENDING/DESCENDING INDICATOR	D
RECORD TYPE CODE	S
PMB DESIGNATOR	-

PMB NUMBER



Union County

FILED

In The General Court of Justice
X District ☐ Superior Court Division

Name Of Plaintiff

Wells Fargo Bank, N.A.

2018

AUG 23 PM 1:40

Address

c/o Brock & Scott, PLLC, Attorney for Plaintiff

UNION

COUNTY, C.S.C. CIVIL SUMMONS

City, State, Zip

1315 Westbrook Plaza Drive, Winston-Salem, NC 27103

BY

☒ ALIAS AND PLURIES SUMMONS (ASSESS FEE)

VERSUS

G.S. 1A-1, Rules 3 and 4

Name Of Defendant(s)

BRIAN GREEN

Date Original Summons Issued

Date(s) Subsequent Summons(es) Issued

To Each of The Defendant(s) Named Below:

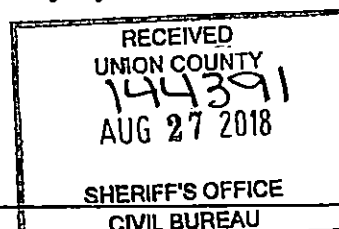
Name And Address Of Defendant 1

BRIAN GREEN

113 INDIAN TRL RD N STE 280

INDIAN TRAIL NC 28079

Name And Address Of Defendant 2



IMPORTANT! You have been sued! These papers are legal documents. DO NOT throw these papers out!
 You have to respond within 30 days. You may want to talk with a lawyer about your case as soon as possible, and, if needed, speak with someone who reads English and can translate these papers!
¡IMPORTANTE! ¡Se ha entablado un proceso civil en su contra! Estos papeles son documentos legales.
¡NO TIRE estos papeles!
 Tiene que contestar a más tardar en 30 días. ¡Puede querer consultar con un abogado lo antes posible acerca de su caso y, de ser necesario, hablar con alguien que lea inglés y que pueda traducir estos documentos!

A Civil Action Has Been Commenced Against You!

You are notified to appear and answer the complaint of the plaintiff as follows:

1. Serve a copy of your written answer to the complaint upon the plaintiff or plaintiff's attorney within thirty (30) days after you have been served. You may serve your answer by delivering a copy to the plaintiff or by mailing it to the plaintiff's last known address, and
2. File the original of the written answer with the Clerk of Superior Court of the county named above.

If you fail to answer the complaint, the plaintiff will apply to the Court for the relief demanded in the complaint.

Name And Address Of Plaintiff's Attorney (if none, Address Of Plaintiff)

Gregory P. Cowan, Melissa B. Westmoreland, Sarah A. Kim,

Anson A. Adams, Andrea L. Davis, K. Saanval Amin

Brock & Scott, PLLC

1315 Westbrook Plaza Dr. Winston-Salem, NC 27103

Date Issued

8/23/18

Time

1:40

☐ AM☒ PM

Signature

☒ Deputy CSC☐ Assistant CSC☐ Clerk of Superior Court☐ ENDORSEMENT (ASSESS FEE)

This Summons was originally issued on the date indicated above and returned not served. At the request of the plaintiff, the time within which this Summons must be served is extended sixty (60) days.

Date of Endorsement

Time

☐ AM☐ PM

Signature

☐ Deputy CSC☐ Assistant CSC☐ Clerk of Superior Court

NOTE TO PARTIES: Many counties have MANDATORY ARBITRATION programs in which most cases where the amount in controversy is \$25,000 or less are heard by an arbitrator before a trial. The parties will be notified if this case is assigned for mandatory arbitration, and, if so, what procedure is to be followed.

(Over)

RETURN OF SERVICE

I certify that this Summons and a copy or the complaint were received and served as follows:

DEFENDANT 1

Date Served	Time Served	<input type="checkbox"/> AM <input type="checkbox"/> PM	Name Of Defendant
			Brian Green

- ☐ By delivering to the defendant named above a copy of the summons and complaint.
- ☐ By leaving a copy of the summons and complaint at the dwelling house or usual place of abode of the defendant named above with a person of suitable age and discretion then residing therein.
- ☐ As the defendant is a corporation, service was effected by delivering a copy of the summons and complaint to the person named below.

Name And Address Of Person With Whom Copies Left (if corporation, give title of person copies left with)

☐ Other manner of service (specify)

☒ Defendant WAS NOT served for the following reason:

The address doesn't exist. Tried calling Brock & Scott for more info on the defendant and no answer on multiple attempts.

DEFENDANT 2

Date Served	Time Served	<input type="checkbox"/> AM <input type="checkbox"/> PM	Name Of Defendant

- ☐ By delivering to the defendant named above a copy of the summons and complaint.
- ☐ By leaving a copy of the summons and complaint at the dwelling house or usual place of abode of the defendant named above with a person of suitable age and discretion then residing therein.
- ☐ As the defendant is a corporation, service was effected by delivering a copy of the summons and complaint to the person named below.

Name And Address Of Person With Whom Copies Left (if corporation, give title of person copies left with)

☐ Other manner of service (specify)

☐ Defendant WAS NOT served for the following reason:

Service Fee Paid \$	Signature Of Deputy Sheriff Making Return
Date Received	Name Of Sheriff (type or print)
Date Of Return	County Of Sheriff
8/27/18	Union
8/29/18	Eddie Cathey

ESTABLISHED 1842

NORTH CAROLINA

Home Government Living Here Public Safety Business Divisions News & Notices I Want To

[Search](#) | [Advanced Search](#) | [Search Results](#)

Union County Tax Records Search

Account Information

Parcel Number:	07093555	Property Class:	RESIDENTIAL - SINGLE FAMILY
Situs Address:	2024 HOLLY VILLA CIR	Township:	Vance
Subdivision:	HOLLY PARK		
Acreage:	0.2010 Ac	Neighborhood:	2752106
Legal Description:	#11 HOLLY PARK PH4 MP2 BLKA OPC1005		
Owner:	GREEN BRIAN D & KIM C	Mailing Address:	2024 HOLLY VILLA CIR INDIAN TRAIL , NC 28079

Land Value: \$32500
Building Value: \$215400
Other Value: \$0
Total Value: \$247900

Union County's most recent revaluation was effective 1/1/2015, our value reflects the market at that time.

For sales in your area prior to our revaluation date click [here](#)

For Information about Appealing this Value click [here](#)

Sales Information

Sale Date	Sale Amount	Book & Page	Grantor
04/11/2005	\$217,500	3745 004	NVR INC
01/05/2005	\$68,000	3660 105	MATHISEN COMPANY (THE)
08/18/2004	\$0		NVR INC

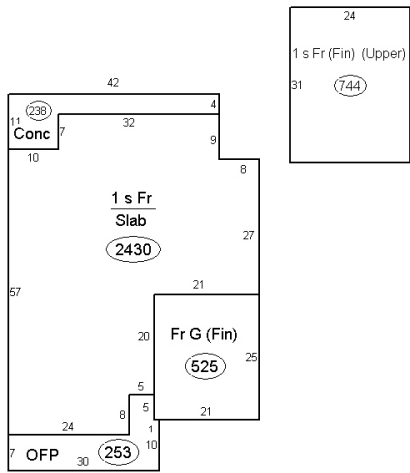
Please E-mail the Appraisal Division at appraiserhelp@unioncountync.gov if you see any errors in the information.
Be sure to include your Parcel Number in the subject line.

Building Information

DWELLING #1

Type of Building:	DWELLING	Number of Stories:	1.5	Year Build:	2005
Quality of Construction:	Average Plus	Condition of Building:	Average	Roofing Material:	Light Comp
Exterior Covering:	Vinyl siding	Central Air Conditioning:	Yes	Heating Type:	Forced hot air
Total Living Area:	3174	Value per Square Foot:			\$78.10
Total Basement Area:	0	Finished Basement Area:			0
Total Lower Level Area:	0	Finished Lower Level Area:			0
Enclose Porch Area:	0	Open Porch Area:			253
Total Garage Area:	525				

EXHIBIT 4



2/21/2019 12:00:00 AM



5/11/2005 12:00:00 AM

Union County

In The General Court of Justice
X District ☐ Superior Court Division

Name of Plaintiff

Wells Fargo Bank, N.A.

Address

c/o Brock & Scott, PLLC, Attorney for Plaintiff

City, State, Zip

FILED

16 SEP 20 11:11:06

UNION COUNTY, C.S.C.

CIVIL SUMMONS

X Alias and Pluries Summons

G.S. 1A-1, Rules 3, 4

VERSUS

Name of Defendant(s)

BRIAN GREEN

Date Original Summons Issued

August 23, 2018

Date(s) Subsequent Summon(es) Issued

To Each of The Defendant(s) Named Below:

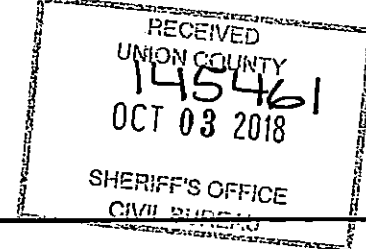
Name And Address of Defendant 1

BRIAN GREEN

2024 HOLLY VILLA CIR

INDIAN TRAIL NC 28079

Name And Address of Defendant 2



A Civil Action Has Been Commenced Against You!

You are notified to appear and answer the complaint of the plaintiff as follows:

1. Serve a copy of your written answer to the complaint upon the plaintiff or plaintiff's attorney within thirty (30) days after you have been served. You may serve your answer by delivering a copy to the plaintiff or by mailing it to the plaintiff's last known address, and
2. File the original of the written answer with the Clerk of Superior Court of the county named above.

If you fail to answer the complaint, the plaintiff will apply to the Court for the relief demanded in the complaint.

Name And Address of Plaintiff's Attorney (If None, Address of Plaintiff)

Clayton P. Gladd, Gregory P. Cowan, Melissa B. Westmoreland

Brock & Scott, PLLC

1315 Westbrook Plaza Dr. Winston-Salem, NC 27103

Date Issued

9-28-18

Time

11:06

☒ AM ☐ PM

Signature

☒ Deputy CSC☐ Assistant CSC☐ Clerk of Superior Court☐ ENDORSEMENT

This Summons was originally issued on the date indicated above and returned not served. At the request of the plaintiff, the time within which this Summons must be served is extended sixty (60) days.

Date of Endorsement

Time

☐ AM ☐ PM

Signature

☐ Deputy CSC☐ Assistant CSC☐ Clerk of Superior Court

NOTE TO PARTIES: Many Counties have MANDATORY ARBITRATION programs in which most cases where the amount in controversy is \$15,000 or less are heard by an arbitrator before a trial. The parties will be notified if this case is assigned for mandatory arbitration, and, if so, what procedure is to be followed.

EXHIBIT 5

NOTICE OF SERVICE

I certify that this Summons and a copy of the complaint were received and served as follows:

DEFENDANT 1

Date Served	Time Served	<input type="checkbox"/> AM <input checked="" type="checkbox"/> PM	Name of Defendant
10/8/18	1:39		Brian Green

☒ By delivering to the defendant named above a copy of the summons and complaint.

☐ By leaving a copy of the summons and complaint at the dwelling house or usual place of abode of the defendant named above with a person of suitable age and discretion then residing therein.

☐ As the defendant is a corporation, service was effected by delivering a copy of the summons and complaint to the person named below.

Name And Address of Person With Whom Copies Left (if corporation, give title of person copies left with)

Brian Green 2024 Holly Villa Cir Indian Trail, NC 28079

☐ Other manner of service (specify)

☐ Defendant WAS NOT served for the following reason:

DEFENDANT 2

Date Served	Time Served	<input type="checkbox"/> AM <input type="checkbox"/> PM	Name of Defendant

☐ By delivering to the defendant named above a copy of the summons and complaint.

☐ By leaving a copy of the summons and complaint at the dwelling house or usual place of abode of the defendant named above with a person of suitable age and discretion then residing therein.

☐ As the defendant is a corporation, service was effected by delivering a copy of the summons and complaint to person named below.

Name And Address of Person With Whom Copies Left (if corporation, give title of person copies left with)

☐ Other manner of service (specify)

☐ Defendant WAS NOT served for the following reason.

Service Fee Paid

\$

Date Received

10/13/18

Date of Return

10/8/18

Signature of Deputy Sheriff Making Return

P.M. Jr 208

Name of Sheriff (Type or Print)

Eddie Cathey

County of Sheriff

Union

AOC-CV-100, Side Two, Rev. 10/01

© 2001 Administrative of the Courts

THOMAS E. BROCK*
GREGORY A. SCOTT*

BROCK & SCOTT, PLLC

1315 WESTBROOK PLAZA DRIVE
WINSTON-SALEM, NC 27103
336-354-0110, 888-461-7908
FAX 336-354-1588
MON-THUR 8:30AM - 7:00PM ET
FRI 8:30AM - 5:30PM ET

ROCKVILLE, MD
VIRGINIA BEACH, VA
WINSTON-SALEM, NC
COLUMBIA, SC
ATLANTA, GA
FRANKLIN, TN
FT LAUDERDALE, FL
FARMINGTON HILLS, MI

*Licensed in NC

BRIAN GREEN
2024 HOLLY VILLA CIR
INDIAN TRAIL NC 28079

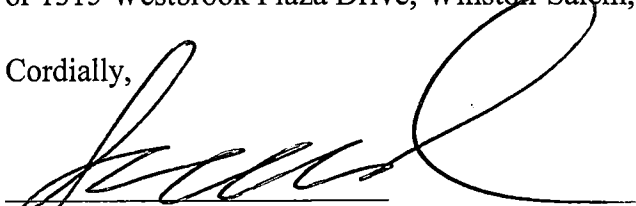
Creditor: Wells Fargo Bank, N.A.
Account Number: *****3120
Our Reference Number: WFC22086

October 26, 2018

Dear BRIAN GREEN,

Pursuant to your request, please find the enclosed materials you requested that hereby validate the existing debt. As of today's date, there is an unpaid balance of \$7,053.68. Further requests may be directed to 888-461-7908 or 1315 Westbrook Plaza Drive, Winston-Salem, NC 27103.

Cordially,


Brock & Scott, PLLC

This communication is from a debt collector.

This letter is an attempt to collect a debt, and any information obtained will be used for that purpose.



VALIDA



EXHIBIT 6

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 1 of 2

Ending in 3120
05/19/2018 to 06/17/2018

**Balance Summary**

Previous Balance \$7,016.68
- Payments \$0.00
- Other Credits \$0.00
+ Cash Advances \$0.00
+ Purchases, Balance Transfers & Other Charges \$0.00
+ Fees Charged \$37.00
+ Interest Charged \$0.00
= New Balance \$7,053.68

24-Hour Customer Service: 1-800-642-4720
TTY for Hearing/Speech Impaired: 1-800-419-2265
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Total Credit Limit \$7,150 Total Available Credit \$0

Payment Information

New Balance \$7,053.68
Minimum Payment \$490.00
(Includes Past Due Amount of \$382.00)
Payment Due Date 07/12/2018

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

Late Payment Warning: If we do not receive your Minimum Payment by 07/12/2018, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	25 years	\$18,757
\$246	3 years	\$8,840 (Savings of \$9,917)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

Important Information

PAST DUE, PLEASE CALL 800-988-8019, VISIT WELLSFARGO.COM OR WF.COM ON MOBILE DEVICES FOR PAYMENT OPTIONS. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Fees Charged

06/12	06/12		LATE FEE		37.00
TOTAL FEES CHARGED FOR THIS PERIOD					\$37.00

Interest Charged

	INTEREST CHARGE ON PURCHASES	0.00
	INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD		\$0.00

2018 Totals Year-to-Date

TOTAL FEES CHARGED IN 2018	\$138.00
TOTAL INTEREST CHARGED IN 2018	\$0.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 11 180617 0 FD PAGE 1 of 2 10 5593 2000 CTRZ OLDP5596

Detach and mail with check payable to Wells Fargo. For faster processing, include your account number on your check.

Account Number [REDACTED] 3120
New Balance \$7,053.68
Minimum Payment \$490.00
(Includes Past Due Amount of \$382.00)
Payment Due Date 07/12/2018

00705368000070000004900044654203576531208

Amount Enclosed



BRIAN GREEN
113 INDIAN TRL RD N
STE 280
INDIAN TRAIL NC 28079

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

YKG
508

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Billing Rights Summary. If you believe your bill is wrong (an "Error"), or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at: P.O. Box 522, Des Moines, IA 50306-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

In your letter (a "Written Notice"), provide the following information:

- Your name and account number.
- The date and dollar amount of the suspected Error.
- Description of the Error and why you believe there is an Error. If you need more information, please describe the item you are not sure about.

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you believe is an Error. To stop the payment, your Written Notice must reach us three (3) business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit Information. NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14517, Des Moines, IA 50306-3517 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

Payments. "Conforming Payments" are payments mailed using the enclosed payment coupon to the payment address specified on the statement or, generally, made via the "Transfers" tab or "Make a Payment" link on the credit card Account Activity tab of Wells Fargo Online Banking at <http://www.wellsfargo.com>. Conforming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. Cut-off times for Conforming Payments made via our Web site will be disclosed at the time of the transaction. "Non-Conforming Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Conforming payments include, but are not limited to, payments by certified mail, FedEx or UPS, or envelopes addressed illegibly.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment in Full for Less Than Account Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 10311, Des Moines, IA 50306-0311. Such payments will not discharge your full debt.

How We Calculate Your Balance. We use a method called "average daily balance (including new purchases)". For more information regarding this calculation, please refer to your Credit Card Account Agreement or call our toll-free Customer Service number located on the front of this statement.

How to Avoid Paying Interest on Purchases. Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Secured Accounts. For Secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to Bank to redeem, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your Secured credit card agreement, or in the event your Secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured credit card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balance on the credit card account. If there are still funds remaining in the Collateral Account after doing so, these funds may remain on deposit for up to 60 days before being remitted to you.

Customer Service Monitoring. Calls may be recorded or monitored.

INFORMACIÓN IMPORTANTE SOBRE SU CUENTA

Resumen de Derechos de Facturación. Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escribanos en una hoja separada tan pronto como le sea posible, a la siguiente dirección: P.O. Box 522, Des Moines, IA 50306-0522. Debe comunicarse con nosotros dentro de un lapso de 60 días de la fecha en que le hayamos enviado el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (lo que incluye llamarnos al número que aparece en el frente del estado de cuenta) pero al hacerlo no preservará sus derechos.

En su carta (una "Notificación por Escrito"), por favor incluya la siguiente información:

- Su nombre y número de cuenta.
- La fecha y el monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investiguemos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no forman parte del monto del supuesto Error. Mientras investigamos el asunto, no podremos reportarlo en calidad de deudor moroso, ni tomar medidas para cobrar el monto del supuesto Error. Si nos ha autorizado a pagar su cuenta de tarjeta de crédito de manera automática desde su cuenta de cheques o de ahorros, puede suspender el pago por cualquier monto que crea que es un Error. Para suspender el pago, su Notificación por Escrito debe llegarlos tres (3) días hábiles antes del día en que esté programado el pago automático.

Regla Especial para Compras con Tarjeta de Crédito: Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, quizá no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted cuenta con esta protección solamente si el precio de compra superó a los \$50 y la compra fue realizada en el estado en que reside o a una distancia no superior a 100 millas de su dirección postal, y siempre que no haya pagado el saldo del cargo en disputa. Si somos los propietarios u operadores de dicho comercio, o si le enviamos por correo un anuncio publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito. AVISO: Podremos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros al escribir a la siguiente dirección: P.O. Box 14517, Des Moines, IA 50306-3517. En su carta, deberá describir la información específica que sea inexacta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conformidad" son pagos enviados por correo usando el cupón de pago adjunto a la dirección de pago que se especifica en el estado de cuenta o bien pagos generalmente realizados a través de la ficha "Transfers" (Transferencias) o el enlace "Make a Payment" (Realice un pago) en la ficha "Account Activity" (Actividad de la cuenta) de la tarjeta de crédito de la Banca por Internet Wells Fargo Online en wellsfargo.com (en inglés). Los Pagos en Conformidad recibidos por correo no más tarde de las 5:00 p.m. se acreditarán en la fecha en que se recibieron. Los Pagos en Conformidad recibidos después de las 5:00 p.m. se acreditarán al día siguiente. Las horas de corte para los Pagos en Conformidad realizados a través de nuestro sitio Web se comunicarán en el momento de la transacción. Los "Pagos en Incumplimiento" son pagos realizados por cualquier otro medio, y es posible que no se acrediten hasta cinco días después de la fecha en que se recibieron. Los Pagos en Incumplimiento incluyen, entre otros, pagos por correo certificado, FedEx o UPS, o sobres con dirección ilegible.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una sola transferencia electrónica de su cuenta o procesar el pago como una transacción de cheque. Cuando nosotros usamos la información de su cheque para realizar una transferencia electrónica de fondos, los mismos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su institución financiera no le regresará su cheque.

Pago Total por un Monto Inferior al Saldo de la Cuenta: Si usted piensa liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 10311, Des Moines, IA 50306-0311. Dichos pagos no cancelarán la totalidad de su deuda.

Cómo Calculamos Su Saldo. Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de este cálculo, por favor llame a nuestro número gratuito de Servicio al Cliente indicado al frente de este estado de cuenta.

Cómo Evitar Pagar Intereses sobre Compras. La Fecha de Vencimiento del Pago es al menos 25 días después del cierre de cada periodo de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzaremos a cargar intereses sobre adelantos en efectivo y transferencias de saldo a la fecha de transacción.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en prenda incluye y da al Banco el derecho a redimir, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, o en caso de que dicho convenio sea terminado por el Banco, por cualquier motivo. Esta prenda se entrega como garantía de cada uno y todos los montos que usted adeude, incluidos los intereses, cuotas y costos que puedan acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que si su Cuenta de Tarjeta de Crédito Garantizada se cierra por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta de tarjeta de crédito. Si después de hacerlo aún quedan fondos en la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 60 días antes de que sean remitidos a usted.

Monitoreo del Servicio al Cliente. Las llamadas pueden ser grabadas o monitoreadas.

© 2017 Wells Fargo Bank, N.A. All rights reserved. Todos los derechos reservados. IHA-4763301

Change of Address Form – If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.

Formulario de Cambio de Dirección – Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Asegúrese de indicar el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente al frente de este estado de cuenta.

ACCOUNT
FIRST
NAME

ACCOUNT
LAST
NAME

NEW
STREET
ADDRESS

PO BOX/
APT #

CITY,
STATE/ZIP

HOME
PHONE

WORK
PHONE

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 2 of 2

Ending in 3120
05/19/2018 to 06/17/2018

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES PROMOTIONAL RATE EXPIRES 12/19/18	0.00%	\$0.00	30	\$0.00
CASH ADVANCES	25.49% variable	\$0.00	30	\$0.00

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 1 of 2

Ending in 3120
04/18/2018 to 05/18/2018

**Balance Summary**

Previous Balance \$6,979.68
- Payments \$0.00
- Other Credits \$0.00
+ Cash Advances \$0.00
+ Purchases, Balance Transfers & Other Charges \$0.00
+ Fees Charged \$37.00
+ Interest Charged \$0.00
= New Balance \$7,016.68

24-Hour Customer Service: 1-800-642-4720
TTY for Hearing/Speech Impaired: 1-800-419-2265
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Total Credit Limit

\$7,150

Total Available Credit

\$0

Payment Information

New Balance \$7,016.68
Minimum Payment \$382.00

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

(Includes Past Due Amount of \$274.00)

Payment Due Date

06/12/2018

Late Payment Warning: If we do not receive your Minimum Payment by 06/12/2018, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	25 years	\$18,737
\$241	3 years	\$8,660 (Savings of \$10,077)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

Important Information

PAST DUE, PLEASE CALL 800-988-8019, VISIT WELLSFARGO.COM OR WF.COM ON MOBILE DEVICES FOR PAYMENT OPTIONS. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Fees Charged

05/12	05/12		LATE FEE		37.00
TOTAL FEES CHARGED FOR THIS PERIOD					\$37.00

Interest Charged

	INTEREST CHARGE ON PURCHASES	0.00
	INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD		\$0.00

2018 Totals Year-to-Date

TOTAL FEES CHARGED IN 2018	\$101.00
TOTAL INTEREST CHARGED IN 2018	\$0.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 11 180518 0 FD PAGE 1 of 2 10 5593 2000 CTRZ OLDP5596

Detach and mail with check payable to Wells Fargo. For faster processing, include your account number on your check.

Account Number [REDACTED] 3120
New Balance \$7,016.68
Minimum Payment \$382.00
(Includes Past Due Amount of \$274.00)
Payment Due Date 06/12/2018

00701668000070000003820044654203576531204

Amount Enclosed



BRIAN GREEN
113 INDIAN TRL RD N
STE 280
INDIAN TRAIL NC 28079

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

YKG
508

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Billing Rights Summary. If you believe your bill is wrong (an "Error"), or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at: P.O. Box 522, Des Moines, IA 50306-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

In your letter (a "Written Notice"), provide the following information:

- Your name and account number.
- The date and dollar amount of the suspected Error.
- Description of the Error and why you believe there is an Error. If you need more information, please describe the item you are not sure about.

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you believe is an Error. To stop the payment, your Written Notice must reach us three (3) business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit Information. NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14517, Des Moines, IA 50306-3517 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

Payments. "Conforming Payments" are payments mailed using the enclosed payment coupon to the payment address specified on the statement or, generally, made via the "Transfers" tab or "Make a Payment" link on the credit card Account Activity tab of Wells Fargo Online Banking at <http://www.wellsfargo.com>. Conforming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. Cut-off times for Conforming Payments made via our Web site will be disclosed at the time of the transaction. "Non-Conforming Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Conforming payments include, but are not limited to, payments by certified mail, FedEx or UPS, or envelopes addressed illegibly.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment in Full for Less Than Account Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 10311, Des Moines, IA 50306-0311. Such payments will not discharge your full debt.

How We Calculate Your Balance. We use a method called "average daily balance (including new purchases)". For more information regarding this calculation, please refer to your Credit Card Account Agreement or call our toll-free Customer Service number located on the front of this statement.

How to Avoid Paying Interest on Purchases. Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Secured Accounts. For Secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to Bank to redeem, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your Secured credit card agreement, or in the event your Secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured credit card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balance on the credit card account. If there are still funds remaining in the Collateral Account after doing so, these funds may remain on deposit for up to 60 days before being remitted to you.

Customer Service Monitoring. Calls may be recorded or monitored.

INFORMACIÓN IMPORTANTE SOBRE SU CUENTA

Resumen de Derechos de Facturación. Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escríbanos en una hoja separada tan pronto como le sea posible, a la siguiente dirección: P.O. Box 522, Des Moines, IA 50306-0522. Debe comunicarse con nosotros dentro de un lapso de 60 días de la fecha en que le hayamos enviado el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (lo que incluye llamarnos al número que aparece en el frente del estado de cuenta) pero al hacerlo no preservará sus derechos.

En su carta (una "Notificación por Escrito"), por favor incluya la siguiente información:

- Su nombre y número de cuenta.
- La fecha y el monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investiguemos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no formen parte del monto del supuesto Error. Mientras investiguemos, no podremos reportarlo en calidad de deudor moroso, ni tomar medidas para cobrar el monto del supuesto Error. Si nos ha autorizado a pagar su cuenta de tarjeta de crédito de manera automática desde su cuenta de cheques o de ahorros, puede suspender el pago por cualquier monto que crea que es un Error. Para suspender el pago, su Notificación por Escrito debe llegarlos tres (3) días hábiles antes del día en que esté programado el pago automático.

Regla Especial para Compras con Tarjeta de Crédito: Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, quizá no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted cuenta con esta protección solamente si el precio de compra superó a los \$50 y la compra fue realizada en el estado en que reside o a una distancia no superior a 100 millas de su dirección postal, y siempre que no haya pagado el saldo del cargo en disputa. Si somos los propietarios u operadores de dicho comercio, o si le enviamos por correo un anuncio publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito. AVISO: Podemos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros al escribir a la siguiente dirección: P.O. Box 14517, Des Moines, IA 50306-3517. En su carta, deberá describir la información específica que sea inexacta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conformidad" son pagos enviados por correo usando el cupón de pago adjunto a la dirección de pago que se especifica en el estado de cuenta o bien pagos generalmente realizados a través de la ficha "Transfers" (Transferencias) o el enlace "Make a Payment" (Realice un pago) en la ficha "Account Activity" (Actividad de la cuenta) de la tarjeta de crédito de la Banca por Internet Wells Fargo Online en wellsfargo.com (en inglés). Los Pagos en Conformidad recibidos por correo no más tarde de las 5:00 p.m. se acreditarán en la fecha en que se reciban. Los Pagos en Conformidad recibidos después de las 5:00 p.m. se acreditarán al día siguiente. Las horas de corte para los Pagos en Conformidad realizados a través de nuestro sitio Web se comunicarán en el momento de la transacción. Los "Pagos en Incumplimiento" son pagos realizados por cualquier otro medio, y es posible que no se acrediten hasta cinco días después de la fecha en que se reciban. Los Pagos en Incumplimiento incluyen, entre otros, pagos por correo certificado, FedEx o UPS, o sobres con dirección ilegible.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una sola transferencia electrónica de su cuenta o procesar el pago como una transacción de cheque. Cuando nosotros usamos la información de su cheque para realizar una transferencia electrónica de fondos, los mismos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su institución financiera no le regresará su cheque.

Pago Total por un Monto Inferior al Saldo de la Cuenta: Si usted piensa liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 10311, Des Moines, IA 50306-0311. Dichos pagos no cancelarán la totalidad de su deuda.

Cómo Calculamos Su Saldo. Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de este cálculo, por favor llame a nuestro número gratuito de Servicio al Cliente indicado al frente de este estado de cuenta.

Cómo Evitar Pagar Intereses sobre Compras. La Fecha de Vencimiento del Pago es al menos 25 días después del cierre de cada periodo de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzaremos a cargar intereses sobre adelantos en efectivo y transferencias de saldo a la fecha de transacción.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en prenda incluye y da al Banco el derecho a redimir, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, o en caso de que dicho convenio sea terminado por el Banco, por cualquier motivo. Esta prenda se entrega como garantía de cada uno y todos los montos que usted adeude, incluidos los intereses, cuotas y costos que puedan acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que si su Cuenta de Tarjeta de Crédito Garantizada se cierra por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta de tarjeta de crédito. Si después de hacerlo aún quedan fondos en la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 60 días antes de que sean remitidos a usted.

Monitoreo del Servicio al Cliente. Las llamadas pueden ser grabadas o monitoreadas.

© 2017 Wells Fargo Bank, N.A. All rights reserved. Todos los derechos reservados. IHA-4763301

Change of Address Form – If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.

Formulario de Cambio de Dirección – Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Asegúrese de indicar el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente al frente de este estado de cuenta.

ACCOUNT
FIRST
NAME

ACCOUNT
LAST
NAME

NEW
STREET
ADDRESS

PO BOX/
APT #

CITY,
STATE/ZIP

HOME
PHONE

WORK
PHONE

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 2 of 2

Ending in 3120
04/18/2018 to 05/18/2018

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES PROMOTIONAL RATE EXPIRES 12/19/18	0.00%	\$0.00	31	\$0.00
CASH ADVANCES	25.49% variable	\$0.00	31	\$0.00

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 1 of 2

Ending in 3120
03/19/2018 to 04/17/2018

**Balance Summary**

Previous Balance \$6,942.68
- Payments \$0.00
- Other Credits \$0.00
+ Cash Advances \$0.00
+ Purchases, Balance Transfers & Other Charges \$0.00
+ Fees Charged \$37.00
+ Interest Charged \$0.00
= New Balance \$6,979.68

24-Hour Customer Service: 1-800-642-4720
TTY for Hearing/Speech Impaired: 1-800-419-2265
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Total Credit Limit

\$7,150

Total Available Credit

\$170

Payment Information

New Balance \$6,979.68
Minimum Payment \$274.00
(Includes Past Due Amount of \$167.00)

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

Payment Due Date

05/12/2018

Late Payment Warning: If we do not receive your Minimum Payment by 05/12/2018, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	25 years	\$18,697
\$236	3 years	\$8,488 (Savings of \$10,209)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

Important Information

PAST DUE, PLEASE CALL 800-988-8019, VISIT WELLSFARGO.COM OR WF.COM ON MOBILE DEVICES FOR PAYMENT OPTIONS. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Go Far Rewards Summary

Rewards balance as of 03/31/2018 is 0

The rewards balance is for Rewards ID 60015063493.

This balance may be inclusive of other contributing rewards accounts. For up-to-date rewards balance information, or more ways to earn and redeem your rewards, visit GoFarRewards.wf.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
04/12	04/12		LATE FEE		37.00
TOTAL FEES CHARGED FOR THIS PERIOD					\$37.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 11 180417 0 D PAGE 1 of 2 1 0 5583 2000 CIHZ 01DP5596

Detach and mail with check payable to Wells Fargo. For faster processing, include your account number on your check.

Account Number [REDACTED] 3120
New Balance \$6,979.68
Minimum Payment \$274.00
(Includes Past Due Amount of \$167.00)
Payment Due Date 05/12/2018

00697968000070000002740044654203576531203

Amount Enclosed



BRIAN GREEN
113 INDIAN TRL RD N
STE 280
INDIAN TRAIL NC 28079

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

YKG
508

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Billing Rights Summary. If you believe your bill is wrong (an "Error"), or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at: P.O. Box 522, Des Moines, IA 50306-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

In your letter (a "Written Notice"), provide the following information:

- Your name and account number.
- The date and dollar amount of the suspected Error.
- Description of the Error and why you believe there is an Error. If you need more information, please describe the item you are not sure about.

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you believe is an Error. To stop the payment, your Written Notice must reach us three (3) business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit Information. NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14517, Des Moines, IA 50306-3517 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

Payments. "Conforming Payments" are payments mailed using the enclosed payment coupon to the payment address specified on the statement or, generally, made via the "Transfers" tab or "Make a Payment" link on the credit card Account Activity tab of Wells Fargo Online Banking at "http://www.wellsfargo.com". Conforming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. Cut-off times for Conforming Payments made via our Web site will be disclosed at the time of the transaction. "Non-Conforming Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Conforming payments include, but are not limited to, payments by certified mail, FedEx or UPS, or envelopes addressed illegibly.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment in Full for Less Than Account Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 10311, Des Moines, IA 50306-0311. Such payments will not discharge your full debt.

How We Calculate Your Balance. We use a method called "average daily balance (including new purchases)". For more information regarding this calculation, please refer to your Credit Card Account Agreement or call our toll-free Customer Service number located on the front of this statement.

How to Avoid Paying Interest on Purchases. Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Secured Accounts. For Secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to Bank to redeem, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your Secured credit card agreement, or in the event your Secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured credit card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balance on the credit card account. If there are still funds remaining in the Collateral Account after doing so, these funds may remain on deposit for up to 60 days before being remitted to you.

Customer Service Monitoring. Calls may be recorded or monitored.

INFORMACIÓN IMPORTANTE SOBRE SU CUENTA

Resumen de Derechos de Facturación. Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escríbanos en una hoja separada tan pronto como le sea posible, a la siguiente dirección: P.O. Box 522, Des Moines, IA 50306-0522. Debe comunicarse con nosotros dentro de un lapso de 60 días de la fecha en que le hayamos enviado el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (lo que incluye llamarnos al número que aparece en el frente del estado de cuenta) pero al hacerlo no preservará sus derechos.

En su carta (una "Notificación por Escrito"), por favor incluya la siguiente información:

- Su nombre y número de cuenta.
- La fecha y el monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investiguemos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no formen parte del monto del supuesto Error. Mientras investiguemos, no podemos reportarle en calidad de deudor moroso, ni tomar medidas para cobrar el monto del supuesto Error. Si nos ha autorizado a pagar su cuenta de tarjeta de crédito de manera automática desde su cuenta de cheques o de ahorros, puede suspender el pago por cualquier monto que crea que es un Error. Para suspender el pago, su Notificación por Escrito debe llegarlos tres (3) días hábiles antes del día en que esté programado el pago automático.

Regla Especial para Compras con Tarjeta de Crédito: Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, quizá no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted cuenta con esta protección solamente si el precio de compra superó a los \$50 y la compra fue realizada en el estado en que reside o a una distancia no superior a 100 millas de su dirección postal, y siempre que no haya pagado el saldo del cargo en disputa. Si somos los propietarios u operadores de dicho comercio, o si le enviamos por correo un anuncio publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito. AVISO: Podemos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros al escribir a la siguiente dirección: P.O. Box 14517, Des Moines, IA 50306-3517. En su carta, deberá describir la información específica que sea inexacta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conformidad" son pagos enviados por correo usando el cupón de pago adjunto a la dirección de pago que se especifica en el estado de cuenta o bien pagos generalmente realizados a través de la ficha "Transfers" (Transferencias) o el enlace "Make a Payment" (Realice un pago) en la ficha "Account Activity" (Actividad de la cuenta) de la tarjeta de crédito de la Banca por Internet Wells Fargo Online en wellsfargo.com (en inglés). Los Pagos en Conformidad recibidos por correo no más tarde de las 5:00 p.m. se acreditarán en la fecha en que se reciben. Los Pagos en Conformidad recibidos después de las 5:00 p.m. se acreditarán al día siguiente. Las horas de corte para los Pagos en Conformidad realizados a través de nuestro sitio Web se comunicarán en el momento de la transacción. Los "Pagos en Incumplimiento" son pagos realizados por cualquier otro medio, y es posible que no se acrediten hasta cinco días después de la fecha en que se reciben. Los Pagos en Incumplimiento incluyen, entre otros, pagos por correo certificado, FedEx o UPS, o sobres con dirección ilegible.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una sola transferencia electrónica de su cuenta o procesar el pago como una transacción de cheque. Cuando nosotros usamos la información de su cheque para realizar una transferencia electrónica de fondos, los mismos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su institución financiera no le regresará su cheque.

Pago Total por un Monto Inferior al Saldo de la Cuenta: Si usted piensa liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 10311, Des Moines, IA 50306-0311. Dichos pagos no cancelarán la totalidad de su deuda.

Cómo Calculamos Su Saldo. Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de este cálculo, por favor llame a nuestro número gratuito de Servicio al Cliente indicado al frente de este estado de cuenta.

Cómo Evitar Pagar Intereses sobre Compras. La Fecha de Vencimiento del Pago es al menos 25 días después del cierre de cada período de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzaremos a cargar intereses sobre adelantos en efectivo y transferencias de saldo a la fecha de transacción.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en prenda incluye y da al Banco el derecho a redimir, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, o en caso de que dicho convenio sea terminado por el Banco, por cualquier motivo. Esta prenda se entrega como garantía de cada uno y todos los montos que usted adeude, incluidos los intereses, cuotas y costos que puedan acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que si su Cuenta de Tarjeta de Crédito Garantizada se cierra por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta de tarjeta de crédito. Si después de hacerlo aún quedan fondos en la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 60 días antes de que sean remitidos a usted.

Monitoreo del Servicio al Cliente. Las llamadas pueden ser grabadas o monitoreadas.

© 2017 Wells Fargo Bank, N.A. All rights reserved. Todos los derechos reservados. IHA-4763301

Change of Address Form - If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.

Formulario de Cambio de Dirección - Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Asegúrese de indicar el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente al frente de este estado de cuenta.

ACCOUNT
FIRST
NAME

ACCOUNT
LAST
NAME

NEW
STREET
ADDRESS

PO BOX/
APT #

CITY,
STATE/ZIP

HOME
PHONE

WORK
PHONE



Account Number
Statement Billing Period
Page 2 of 2

Ending in 3120
03/19/2018 to 04/17/2018



Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Interest Charged

			INTEREST CHARGE ON PURCHASES		0.00
			INTEREST CHARGE ON CASH ADVANCES		0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD					\$0.00

2018 Totals Year-to-Date

TOTAL FEES CHARGED IN 2018	\$64.00
TOTAL INTEREST CHARGED IN 2018	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES PROMOTIONAL RATE EXPIRES 12/19/18	0.00%	\$0.00	30	\$0.00
CASH ADVANCES	25.49% variable	\$0.00	30	\$0.00

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 1 of 2

Ending in 3120
02/16/2018 to 03/18/2018

Balance Summary

Previous Balance \$6,915.68
- Payments \$0.00
- Other Credits \$0.00
+ Cash Advances \$0.00
+ Purchases, Balance Transfers & Other Charges \$0.00
+ Fees Charged \$27.00
+ Interest Charged \$0.00
= New Balance \$6,942.68

24-Hour Customer Service: 1-800-642-4720
TTY for Hearing/Speech Impaired: 1-800-419-2265
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Total Credit Limit

\$7,150

Total Available Credit

\$207

Payment Information

New Balance \$6,942.68
Minimum Payment \$167.00

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

(Includes Past Due Amount of \$70.00)

Payment Due Date 04/12/2018

Late Payment Warning: If we do not receive your Minimum Payment by 04/12/2018, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	25 years	\$18,546
\$231	3 years	\$8,311 (Savings of \$10,235)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

Important Information

PAST DUE, PLEASE CALL 800-988-8019, VISIT WELLSFARGO.COM OR WF.COM ON MOBILE DEVICES FOR PAYMENT OPTIONS. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Go Far Rewards Summary

Rewards balance as of: 02/28/2018 \$307.51

The rewards balance is for Rewards ID 60015063493.

This balance may be inclusive of other contributing rewards accounts. For up-to-date rewards balance information, or more ways to earn and redeem your rewards, visit GoFarRewards.wf.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Fees Charged

03/12	03/12		LATE FEE		27.00
TOTAL FEES CHARGED FOR THIS PERIOD					\$27.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 11 180318 0 D PAGE 1 OF 2 10 5583 2000 CIRZ 01DP5596

Detach and mail with check payable to Wells Fargo

Account Number [REDACTED] 3120
New Balance \$6,942.68
Minimum Payment \$167.00
(Includes Past Due Amount of \$70.00)
Payment Due Date 04/12/2018

00694268000070000001670044654203576531207

Amount Enclosed



BRIAN GREEN
113 INDIAN TRL RD N
STE 280
INDIAN TRAIL NC 28079

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

YKG
508

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Billing Rights Summary. If you believe your bill is wrong (an "Error"), or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at: P.O. Box 522, Des Moines, IA 50306-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

In your letter (a "Written Notice"), provide the following information:

- Your name and account number.
- The date and dollar amount of the suspected Error.
- Description of the Error and why you believe there is an Error. If you need more information, please describe the item you are not sure about.

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you believe is an Error. To stop the payment, your Written Notice must reach us three (3) business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit Information. NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14517, Des Moines, IA 50306-3517 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

Payments. "Conforming Payments" are payments mailed using the enclosed payment coupon to the payment address specified on the statement or, generally, made via the "Transfers" tab or "Make a Payment" link on the credit card Account Activity tab of Wells Fargo Online Banking at <http://www.wellsfargo.com>. Conforming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. Cut-off times for Conforming Payments made via our Web site will be disclosed at the time of the transaction. "Non-Conforming Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Conforming payments include, but are not limited to, payments by certified mail, FedEx or UPS, or envelopes addressed illegibly.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment in Full for Less Than Account Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 10311, Des Moines, IA 50306-0311. Such payments will not discharge your full debt.

How We Calculate Your Balance. We use a method called "average daily balance (including new purchases)". For more information regarding this calculation, please refer to your Credit Card Account Agreement or call our toll-free Customer Service number located on the front of this statement.

How to Avoid Paying Interest on Purchases. Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Secured Accounts. For Secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to Bank to redeem, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your Secured credit card agreement, or in the event your Secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured credit card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balance on the credit card account. If there are still funds remaining in the Collateral Account after doing so, these funds may remain on deposit for up to 60 days before being remitted to you.

Customer Service Monitoring. Calls may be recorded or monitored.

INFORMACIÓN IMPORTANTE SOBRE SU CUENTA

Resumen de Derechos de Facturación. Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escribámonos en una hoja separada tan pronto como le sea posible, a la siguiente dirección: P.O. Box 522, Des Moines, IA 50306-0522. Debe comunicarse con nosotros dentro de un lapso de 60 días de la fecha en que le hayamos enviado el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (lo que incluye llamarnos al número que aparece en el frente del estado de cuenta) pero al hacerlo no preservará sus derechos.

En su carta (una "Notificación por Escrito"), por favor incluya la siguiente información:

- Su nombre y número de cuenta.
- La fecha y el monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investiguemos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no formen parte del monto del supuesto Error. Mientras investiguemos, no podremos reportarlo en calidad de deudor moroso, ni tomar medidas para cobrar el monto del supuesto Error. Si nos ha autorizado a pagar su cuenta de tarjeta de crédito de manera automática desde su cuenta de cheques o de ahorros, puede suspender el pago por cualquier monto que crea que es un Error. Para suspender el pago, su Notificación por Escrito debe llegarnos tres (3) días hábiles antes del día en que esté programado el pago automático.

Regla Especial para Compras con Tarjeta de Crédito: Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, quizá no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted cuenta con esta protección solamente si el precio de compra superó a los \$50 y la compra fue realizada en el estado en que reside o a una distancia no superior a 100 millas de su dirección postal, y siempre que no haya pagado el saldo del cargo en disputa. Si somos los propietarios u operadores de dicho comercio, o si le enviamos por correo un anuncio publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito. AVISO: Podremos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros al escribir a la siguiente dirección: P.O. Box 14517, Des Moines, IA 50306-3517. En su carta, deberá describir la información específica que sea inexacta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conformidad" son pagos enviados por correo usando el cupón de pago adjunto a la dirección de pago que se especifica en el estado de cuenta o bien pagos generalmente realizados a través de la ficha "Transfers" (Transferencias) o el enlace "Make a Payment" (Realice un pago) en la ficha "Account Activity" (Actividad de la cuenta) de la tarjeta de crédito de la Banca por Internet Wells Fargo Online en wellsfargo.com (en inglés). Los Pagos en Conformidad recibidos por correo no más tarde de las 5:00 p.m. se acreditarán en la fecha en que se reciben. Los Pagos en Conformidad recibidos después de las 5:00 p.m. se acreditarán al día siguiente. Las horas de corte para los Pagos en Conformidad realizados a través de nuestro sitio Web se comunicarán en el momento de la transacción. Los "Pagos en Incumplimiento" son pagos realizados por cualquier otro medio, y es posible que no se acrediten hasta cinco días después de la fecha en que se reciben. Los Pagos en Incumplimiento incluyen, entre otros, pagos por correo certificado, FedEx o UPS, o sobres con dirección ilegible.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una sola transferencia electrónica de su cuenta o procesar el pago como una transacción de cheque. Cuando nosotros usamos la información de su cheque para realizar una transferencia electrónica de fondos, los mismos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su institución financiera no le regresará su cheque.

Pago Total por un Monto Inferior al Saldo de la Cuenta: Si usted piensa liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 10311, Des Moines, IA 50306-0311. Dichos pagos no cancelarán la totalidad de su deuda.

Cómo Calculamos Su Saldo. Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de este cálculo, por favor llame a nuestro número gratuito de Servicio al Cliente indicado al frente de este estado de cuenta.

Cómo Evitar Pagar Intereses sobre Compras. La Fecha de Vencimiento del Pago es al menos 25 días después del cierre de cada periodo de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzaremos a cargar intereses sobre adelantos en efectivo y transferencias de saldo a la fecha de transacción.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en prenda incluye y da al Banco el derecho a redimir, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, o en caso de que dicho convenio sea terminado por el Banco, por cualquier motivo. Esta prenda se entrega como garantía de cada uno y todos los montos que usted adeude, incluidos los intereses, cuotas y costos que puedan acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que si su Cuenta de Tarjeta de Crédito Garantizada se cierra por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta de tarjeta de crédito. Si después de hacerlo aún quedan fondos en la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 60 días antes de que sean remitidos a usted.

Monitoreo del Servicio al Cliente. Las llamadas pueden ser grabadas o monitoreadas.

O1DP5596 - 10 - 11/01/2017

© 2017 Wells Fargo Bank, N.A. All rights reserved. Todos los derechos reservados. IHA-4763301

Change of Address Form - If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.

Formulario de Cambio de Dirección - Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Asegúrese de indicar el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente al frente de este estado de cuenta.

ACCOUNT
FIRST
NAME

ACCOUNT
LAST
NAME

NEW
STREET
ADDRESS

PO BOX/
APT #

CITY,
STATE/ZIP

HOME
PHONE

WORK
PHONE

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 2 of 2

Ending in 3120
02/16/2018 to 03/18/2018



Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Interest Charged

INTEREST CHARGE ON PURCHASES	0.00
INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD	\$0.00

2018 Totals Year-to-Date

TOTAL FEES CHARGED IN 2018	\$27.00
TOTAL INTEREST CHARGED IN 2018	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES	0.00%	\$0.00	31	\$0.00
CASH ADVANCES	25.24% variable	\$0.00	31	\$0.00

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 1 of 4

Ending in 3120
01/19/2018 to 02/15/2018

**Balance Summary**

Previous Balance \$6,872.78
- Payments \$70.00
- Other Credits \$0.00
+ Cash Advances \$0.00
+ Purchases, Balance Transfers & Other Charges \$112.90
+ Fees Charged \$0.00
+ Interest Charged \$0.00
= New Balance \$6,915.68

24-Hour Customer Service: 1-800-642-4720
TTY for Hearing/Speech Impaired: 1-800-419-2265
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Total Credit Limit

\$7,150

Total Available Credit

\$234

Payment Information

New Balance \$6,915.68
Minimum Payment \$70.00
Payment Due Date 03/12/2018

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

Late Payment Warning: If we do not receive your Minimum Payment by 03/12/2018, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	26 years	\$18,519
\$227	3 years	\$8,169 (Savings of \$10,350)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

Go Far Rewards Summary

Rewards balance as of: 01/31/2018 \$305.82

The rewards balance is for Rewards ID 60015063493.

This balance may be inclusive of other contributing rewards accounts. For up-to-date rewards balance information, or more ways to earn and redeem your rewards, visit GoFarRewards.wf.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
02/12	02/12	7446542DW0A7SNADQ	BILL PAY PAYMENT	70.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$70.00	

Purchases, Balance Transfers & Other Charges

01/25	01/25	2400175D92DJSFP9R	DMV VEHICLE REG RENEWAL 919-715-7000 NC		92.90
01/25	01/25	2443106DA5SQAEXXQ	SET TV 866-403-9050 FL		20.00
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD					\$112.90

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD \$0.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 11 180315 0 PAGE 1 OF 4 10 5583 2000 CIHZ 01DP5596

Detach and mail with check payable to Wells Fargo

Account Number [REDACTED] 3120
New Balance \$6,915.68
Minimum Payment \$70.00
Payment Due Date 03/12/2018

00691568000070000000700044654203576531209

Amount Enclosed \$



BRIAN GREEN
113 INDIAN TRL RD N
STE 280
INDIAN TRAIL NC 28079

WELLS FARGO CARD SERVICES YKG
PO BOX 77053 508
MINNEAPOLIS MN 55480-7753

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Billing Rights Summary. If you believe your bill is wrong (an "Error"), or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at: P.O. Box 522, Des Moines, IA 50306-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

In your letter (a "Written Notice"), provide the following information:

- Your name and account number.
- The date and dollar amount of the suspected Error.
- Description of the Error and why you believe there is an Error. If you need more information, please describe the item you are not sure about.

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you believe is an Error. To stop the payment, your Written Notice must reach us three (3) business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit Information. NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14517, Des Moines, IA 50306-3517 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

Payments. "Conforming Payments" are payments mailed using the enclosed payment coupon to the payment address specified on the statement or, generally, made via the "Transfers" tab or "Make a Payment" link on the credit card Account Activity tab of Wells Fargo Online Banking at <https://www.wellsfargo.com>. Conforming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. Cut-off times for Conforming Payments made via our Web site will be disclosed at the time of the transaction. "Non-Conforming Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Conforming payments include, but are not limited to, payments by certified mail, FedEx or UPS, or envelopes addressed illegibly.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment in Full for Less Than Account Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 10311, Des Moines, IA 50306-0311. Such payments will not discharge your full debt.

How We Calculate Your Balance. We use a method called "average daily balance (including new purchases)". For more information regarding this calculation, please refer to your Credit Card Account Agreement or call our toll-free Customer Service number located on the front of this statement.

How to Avoid Paying Interest on Purchases. Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Secured Accounts. For Secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to Bank to redeem, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your Secured credit card agreement, or in the event your Secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured credit card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balance on the credit card account. If there are still funds remaining in the Collateral Account after doing so, these funds may remain on deposit for up to 60 days before being remitted to you.

Customer Service Monitoring. Calls may be recorded or monitored.

INFORMACIÓN IMPORTANTE SOBRE SU CUENTA

Resumen de Derechos de Facturación. Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escríbanos en una hoja separada como le sea posible, a la siguiente dirección: P.O. Box 522, Des Moines, IA 50306-0522. Debe comunicarse con nosotros dentro de un lapso de 60 días de la fecha en que le hayamos enviado el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (lo que incluye llamarnos al número que aparece en el frente del estado de cuenta) pero al hacerlo no preservará sus derechos.

En su carta (una "Notificación por Escrito"), por favor incluya la siguiente información:

- Su nombre y número de cuenta.
- La fecha y el monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investiguemos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no formen parte del monto del supuesto Error. Mientras investiguemos, no podemos reportarlo en calidad de deudor moroso, ni tomar medidas para cobrar el monto del supuesto Error. Si nos ha autorizado a pagar su cuenta de tarjeta de crédito de manera automática desde su cuenta de cheques o de ahorros, puede suspender el pago por cualquier monto que crea que es un Error. Para suspender el pago, su Notificación por Escrito debe llegarnos tres (3) días hábiles antes del día en que esté programado el pago automático.

Regla Especial para Compras con Tarjeta de Crédito: Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, quizá no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted cuenta con esta protección solamente si el precio de compra superó a los \$50 y la compra fue realizada en el estado en que reside o a una distancia no superior a 100 millas de su dirección postal, y siempre que no haya pagado el saldo del cargo en disputa. Si somos los propietarios u operadores de dicho comercio, o si le enviamos por correo un anuncio publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito. AVISO: Podremos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros al escribir a la siguiente dirección: P.O. Box 14517, Des Moines, IA 50306-3517. En su carta, deberá describir la información específica que sea inexacta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conformidad" son pagos enviados por correo usando el cupón de pago adjunto a la dirección de pago que se especifica en el estado de cuenta o bien pagos generalmente realizados a través de la ficha "Transfers" (Transferencias) o el enlace "Make a Payment" (Realice un pago) en la ficha "Account Activity" (Actividad de la cuenta) de la tarjeta de crédito de la Banca por Internet Wells Fargo Online en [wellsfargo.com](https://www.wellsfargo.com) (en Inglés). Los Pagos en Conformidad recibidos por correo no más tarde de las 5:00 p.m. se acreditarán en la fecha en que se reciban. Los Pagos en Conformidad recibidos después de las 5:00 p.m. se acreditarán al día siguiente. Las horas de corte para los Pagos en Conformidad realizados a través de nuestro sitio Web se comunicarán en el momento de la transacción. Los "Pagos en Incumplimiento" son pagos realizados por cualquier otro medio, y es posible que no se acrediten hasta cinco días después de la fecha en que se reciban. Los Pagos en Incumplimiento incluyen, entre otros, pagos por correo certificado, FedEx o UPS, o sobres con dirección ilegible.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una sola transferencia electrónica de su cuenta o procesar el pago como una transacción de cheque. Cuando nosotros usamos la información de su cheque para realizar una transferencia electrónica de fondos, los mismos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su institución financiera no le regresará su cheque.

Pago Total por un Monto Inferior al Saldo de la Cuenta: Si usted piensa liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 10311, Des Moines, IA 50306-0311. Dichos pagos no cancelarán la totalidad de su deuda.

Cómo Calculamos Su Saldo. Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de este cálculo, por favor llame a nuestro número gratuito de Servicio al Cliente indicado al frente de este estado de cuenta.

Cómo Evitar Pagar Intereses sobre Compras. La Fecha de Vencimiento del Pago es al menos 25 días después del cierre de cada periodo de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzaremos a cargar intereses sobre adelantos en efectivo y transferencias de saldo a la fecha de transacción.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en prenda incluye y da al Banco el derecho a redimir, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, o en caso de que dicho convenio sea terminado por el Banco, por cualquier motivo. Esta prenda se entrega como garantía de cada uno y todos los montos que usted adeude, incluidos los intereses, cuotas y costos que puedan acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que si su Cuenta de Tarjeta de Crédito Garantizada se cierra por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta de tarjeta de crédito. Si después de hacerlo aún quedan fondos en la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 60 días antes de que sean remitidos a usted.

Monitoreo del Servicio al Cliente. Las llamadas pueden ser grabadas o monitoreadas.

© 2017 Wells Fargo Bank, N.A. All rights reserved. Todos los derechos reservados. IHA-4763301

Change of Address Form – If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.

Formulario de Cambio de Dirección – Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Asegúrese de indicar el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente al frente de este estado de cuenta.

ACCOUNT
FIRST
NAME

ACCOUNT
LAST
NAME

NEW
STREET
ADDRESS

PO BOX/
APT #

CITY,
STATE/ZIP

HOME
PHONE

WORK
PHONE

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 2 of 4

Ending in 3120
01/19/2018 to 02/15/2018



Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Interest Charged

INTEREST CHARGE ON PURCHASES	0.00
INTEREST CHARGE ON CASH ADVANCES	0.00

TOTAL INTEREST CHARGED FOR THIS PERIOD	\$0.00
--	--------

2018 Totals Year-to-Date

TOTAL FEES CHARGED IN 2018	\$0.00
TOTAL INTEREST CHARGED IN 2018	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES	0.00%	\$0.00	28	\$0.00
CASH ADVANCES	25.24% variable	\$0.00	28	\$0.00

Continued

Your free 2017 Year End Spending Summary is now available.

Use your free report to help you prepare for the upcoming tax season with personalized features, such as your year-over-year spending, top merchants, and spending history by category. You can also use it to plan your budget, organize your spending, or update your financial plan.

Your Year End Spending Summary organizes all your 2017 credit card transactions by categories, like Bills/Utilities, Dining, Entertainment, Travel, and more, to show you details on how you used your card and to help you plan for 2018.

It's easy to access your summary:

1. Sign on to wellsfargo.com/yearendsummary.
2. Choose the credit card account from the drop-down box in **Select an Account**.
3. Go to the **Simplified Banking** section.
4. Select the **Year End Spending Summary** link to view your full report.

To view or download a copy of your free report, you must first be enrolled in *Wells Fargo Online*®. Simply go to wellsfargo.com to sign up today. Once you're enrolled, you'll be able to:

- Access your 2017 report
- Monitor all your accounts from one convenient place
- Set up credit card and spending alerts
- Enjoy all the many great benefits of 24/7 banking

At your service

If you need assistance accessing your 2017 Year End Spending Summary, please call us at 1-800-642-4720 — 24 hours a day, 7 days a week.

Wells Fargo makes no warranties and is not responsible for your use of this information or for any errors or inaccuracies resulting from your use. You should consult your own tax advisor regarding your tax needs.
© 2018 Wells Fargo Bank, N.A. All rights reserved. IHA-5048801 VS_Propel_EN

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 1 of 4

Ending in 3120
12/19/2017 to 01/18/2018

**Balance Summary**

Previous Balance \$6,932.18
- Payments \$71.00
- Other Credits \$0.00
+ Cash Advances \$0.00
+ Purchases, Balance Transfers & Other Charges \$11.60
+ Fees Charged \$0.00
+ Interest Charged \$0.00
= New Balance \$6,872.78

24-Hour Customer Service: 1-800-642-4720
TTY for Hearing/Speech Impaired: 1-800-419-2265
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Total Credit Limit

\$7,150

Total Available Credit

\$277

Payment Information

New Balance \$6,872.78
Minimum Payment \$69.00
Payment Due Date 02/12/2018

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

Late Payment Warning: If we do not receive your Minimum Payment by 02/12/2018, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	25 years	\$18,265
\$223	3 years	\$8,015 (Savings of \$10,250)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

Go Far Rewards Summary

Rewards balance as of: 12/31/2017 \$305.65

The rewards balance is for Rewards ID 60015063493.

This balance may be inclusive of other contributing rewards accounts. For up-to-date rewards balance information, or more ways to earn and redeem your rewards, visit GoFarRewards.wf.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Payments

01/12	01/12	7446542QY0A7SN0NW	BILL PAY PAYMENT	71.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$71.00	

Purchases, Balance Transfers & Other Charges

12/27	12/27	2421073B9602657D5	KAPLAN-JYMONK-DEARBORN 608-779-5599 WI		9.95
12/27	12/27	2421073B9602659MA	KAPLAN-JYMONK-DEARBORN 608-779-5599 WI		1.65
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD					\$11.60

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
---	---------------

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 11 180118 0 PAGE 1 of 4 10 5583 2000 CIRZ O1DP5596

Detach and mail with check payable to Wells Fargo

Account Number [REDACTED] 3120
New Balance \$6,872.78
Minimum Payment \$69.00
Payment Due Date 02/12/2018

00687278000071000000690044654203576531201

Amount Enclosed



BRIAN GREEN
113 INDIAN TRL RD N
STE 280
INDIAN TRAIL NC 28079

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

YKG
508

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Billing Rights Summary. If you believe your bill is wrong (an "Error"), or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at: P.O. Box 522, Des Moines, IA 50306-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

In your letter (a "Written Notice"), provide the following information:

- Your name and account number.
- The date and dollar amount of the suspected Error.
- Description of the Error and why you believe there is an Error. If you need more information, please describe the item you are not sure about.

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you believe is an Error. To stop the payment, your Written Notice must reach us three (3) business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit Information. NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14517, Des Moines, IA 50306-3517 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

Payments. "Conforming Payments" are payments mailed using the enclosed payment coupon to the payment address specified on the statement or, generally, made via the "Transfers" tab or "Make a Payment" link on the credit card Account Activity tab of Wells Fargo Online Banking at <http://www.wellsfargo.com>. Conforming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. Cut-off times for Conforming Payments made via our Web site will be disclosed at the time of the transaction. "Non-Conforming Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Conforming payments include, but are not limited to, payments by certified mail, FedEx or UPS, or envelopes addressed illegibly.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment in Full for Less Than Account Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 10311, Des Moines, IA 50306-0311. Such payments will not discharge your full debt.

How We Calculate Your Balance. We use a method called "average daily balance (including new purchases)". For more information regarding this calculation, please refer to your Credit Card Account Agreement or call our toll-free Customer Service number located on the front of this statement.

How to Avoid Paying Interest on Purchases. Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

Secured Accounts. For Secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to Bank to redeem, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your Secured credit card agreement, or in the event your Secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured credit card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balance on the credit card account. If there are still funds remaining in the Collateral Account after doing so, these funds may remain on deposit for up to 60 days before being remitted to you.

Customer Service Monitoring. Calls may be recorded or monitored.

INFORMACIÓN IMPORTANTE SOBRE SU CUENTA

Resumen de Derechos de Facturación. Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escríbanos en una hoja separada tan pronto como le sea posible, a la siguiente dirección: P.O. Box 522, Des Moines, IA 50306-0522. Debe comunicarse con nosotros dentro de un lapso de 60 días de la fecha en que le hayamos enviado el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (lo que incluye llamarnos al número que aparece en el frente del estado de cuenta) pero al hacerlo no preservará sus derechos.

En su carta (una "Notificación por Escrito"), por favor incluya la siguiente información:

- Su nombre y número de cuenta.
- La fecha y el monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investiguemos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no formen parte del monto del supuesto Error. Mientras investiguemos, no podemos reportarlo en calidad de deudor moroso, ni tomar medidas para cobrar el monto del supuesto Error. Si nos ha autorizado a pagar su cuenta de tarjeta de crédito de manera automática desde su cuenta de cheques o de ahorros, puede suspender el pago por cualquier monto que crea que es un Error. Para suspender el pago, su Notificación por Escrito debe llegarlos tres (3) días hábiles antes del día en que esté programado el pago automático.

Regla Especial para Compras con Tarjeta de Crédito: Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, quizá no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted cuenta con esta protección solamente si el precio de compra superó a los \$50 y la compra fue realizada en el estado en que reside o a una distancia no superior a 100 millas de su dirección postal, y siempre que no haya pagado el saldo del cargo en disputa. Si somos los propietarios u operadores de dicho comercio, o si le enviamos por correo un anuncio publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito. AVISO: Podemos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros al escribir a la siguiente dirección: P.O. Box 14517, Des Moines, IA 50306-3517. En su carta, deberá describir la información específica que sea inexacta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conformidad" son pagos enviados por correo usando el cupón de pago adjunto a la dirección de pago que se especifica en el estado de cuenta o bien pagos generalmente realizados a través de la ficha "Transfers" (Transferencias) o el enlace "Make a Payment" (Realice un pago) en la ficha "Account Activity" (Actividad de la cuenta) de la tarjeta de crédito de la Banca por Internet Wells Fargo Online en wellsfargo.com (en inglés). Los Pagos en Conformidad recibidos por correo no más tarde de las 5:00 p.m. se acreditarán en la fecha en que se reciban. Los Pagos en Conformidad recibidos después de las 5:00 p.m. se acreditarán al día siguiente. Las horas de corte para los Pagos en Conformidad realizados a través de nuestro sitio Web se comunicarán en el momento de la transacción. Los "Pagos en Incumplimiento" son pagos realizados por cualquier otro medio, y es posible que no se acrediten hasta cinco días después de la fecha en que se reciban. Los Pagos en Incumplimiento incluyen, entre otros, pagos por correo certificado, FedEx o UPS, o sobres con dirección ilegible.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una sola transferencia electrónica de su cuenta o procesar el pago como una transacción de cheque. Cuando nosotros usamos la información de su cheque para realizar una transferencia electrónica de fondos, los mismos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su institución financiera no le regresará su cheque.

Pago Total por un Monto Inferior al Saldo de la Cuenta: Si usted piensa liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 10311, Des Moines, IA 50306-0311. Dichos pagos no cancelarán la totalidad de su deuda.

Cómo Calcularmos Su Saldo. Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de este cálculo, por favor llame a nuestro número gratuito de Servicio al Cliente indicado al frente de este estado de cuenta.

Cómo Evitar Pagar Intereses sobre Compras. La Fecha de Vencimiento del Pago es al menos 25 días después del cierre de cada periodo de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzaremos a cargar intereses sobre adelantos en efectivo y transferencias de saldo a la fecha de transacción.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en prenda incluye y da al Banco el derecho a redimir, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, o en caso de que dicho convenio sea terminado por el Banco, por cualquier motivo. Esta prenda se entrega como garantía de cada uno y todos los montos que usted adeude, incluidos los intereses, cuotas y costos que puedan acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que si su Cuenta de Tarjeta de Crédito Garantizada se cierra por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta de tarjeta de crédito. Si después de hacerlo aún quedan fondos en la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 60 días antes de que sean remitidos a usted.

Monitoreo del Servicio al Cliente. Las llamadas pueden ser grabadas o monitoreadas.

O1DP5596 - 10 - 11/01/2017

© 2017 Wells Fargo Bank, N.A. All rights reserved. Todos los derechos reservados. IHA-4763301

Change of Address Form - If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.

Formulario de Cambio de Dirección - Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Asegúrese de indicar el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente al frente de este estado de cuenta.

ACCOUNT
FIRST
NAME

ACCOUNT
LAST
NAME

NEW
STREET
ADDRESS

PO BOX/
APT #

CITY,
STATE/ZIP

HOME
PHONE

WORK
PHONE

WELLS FARGO CASH WISE VISA PLATINUM® CARD



Account Number
Statement Billing Period
Page 2 of 4

Ending in 3120
12/19/2017 to 01/18/2018

WELLS
FARGO

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Interest Charged

INTEREST CHARGE ON PURCHASES	0.00
INTEREST CHARGE ON CASH ADVANCES	0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD	\$0.00

2018 Totals Year-to-Date

TOTAL FEES CHARGED IN 2018	\$0.00
TOTAL INTEREST CHARGED IN 2018	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES	0.00%	\$0.00	31	\$0.00
CASH ADVANCES	25.24% variable	\$0.00	31	\$0.00

Enjoy more than just 1.5% cash rewards

with your Wells Fargo Cash Wise Visa Platinum® Card¹



Cell Phone Protection

- Get up to \$600 protection on your cell phone (subject to a \$25 deductible) against covered damage or theft²
- Simply pay your monthly cellphone bill with your Cash Wise Visa Platinum card to be eligible²
- Visit wellsfargo.com/cellphone for more information



Security Features

- Your new card features chip technology for an added layer of protection against counterfeit fraud when used at a chip-enabled terminal
- Enjoy Zero Liability Protection for unauthorized transactions when you report them promptly
- Visit wellsfargo.com/chip for more information



Online Services

- Manage your credit card online
- Set up automatic payments
- Stay in control of your credit card bill
- Visit wellsfargo.com/creditcard to handle your account in a click

¹ 1.5% cash rewards are earned for every \$1 spent in net purchases (purchases minus returns/credits) on the Credit Card account. ATM transactions, cash advances of any kind, balance transfers, *SUPERCHECKS*™, cash equivalents such as money orders and pre-paid cards, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet, fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn cash rewards. Refer to the Summary of the Wells Fargo Rewards® Program Terms and Conditions and Addendum for the Wells Fargo Cash Wise Visa Platinum® Card for further details.

² Cellular Telephone Protection can reimburse the eligible Wells Fargo Consumer credit card cardholder for damage to or theft of a cellular wireless telephone. Eligible Cellular Wireless Telephones are limited to the primary line and up to the first three additional lines as listed on your provider's monthly statement. Cellular Telephone Protection is subject to a \$25 deductible per claim and a maximum of 2 claims per 12 month period. The maximum benefit limit is \$600 per occurrence and \$1,200 per 12 month period. You will receive no more than the value of the original phone or a replacement phone with similar features and functionality, less a \$25 deductible. **This benefit does not cover cellular telephones that are lost.** This protection is only available when cell phone bills are paid from your Wells Fargo Consumer Credit Card. The coverage does not apply if the cell phone bill is paid from a Wells Fargo Debit Card, Wells Fargo Business Credit Card, or from the card that is linked to a Line of Credit. Coverage does not apply to cell phones that are rented, borrowed, or received as part of a pre-paid plan. Electronic failure or issues related to the software of the device are not covered. Cellular telephone protection coverage begins the first day of the calendar month following your first cellular telephone billing on your Wells Fargo Consumer Credit Card, and remains in effect when you continue to charge your total monthly cellular telephone bill to your Wells Fargo Consumer Credit Card. This protection may not be equivalent to or better than other applicable coverage you may have presently or in the future, such as your homeowner's or automobile insurance policies, or through a plan provided through the seller of the telephone. For complete coverage benefits and exclusions regarding this protection call 1-866-804-4770, 24 hours a day, seven days a week or go to wellsfargo.com/cellphone.

Android Pay is a trademark of Google Inc. Apple Pay and Touch ID are trademarks of Apple Inc.

© 2017 Wells Fargo Bank N.A. All rights reserved. ECG-3131902 CWVP

Your free 2017 Year End Spending Summary is now available.

Use your free report to help you prepare for the upcoming tax season with personalized features, such as your year-over-year spending, top merchants, and spending history by category. You can also use it to plan your budget, organize your spending, or update your financial plan.

Your Year End Spending Summary organizes all your 2017 credit card transactions by categories, like Bills/Utilities, Dining, Entertainment, Travel, and more, to show you details on how you used your card and to help you plan for 2018.

It's easy to access your summary:

1. Sign on to wellsfargo.com/yearendsummary.
2. Choose the credit card account from the drop-down box in **Select an Account**.
3. Go to the **Simplified Banking** section.
4. Select the **Year End Spending Summary** link to view your full report.

To view or download a copy of your free report, you must first be enrolled in *Wells Fargo Online*®. Simply go to wellsfargo.com to sign up today. Once you're enrolled, you'll be able to:

- Access your 2017 report
- Monitor all your accounts from one convenient place
- Set up credit card and spending alerts
- Enjoy all the many great benefits of 24/7 banking

At your service

If you need assistance accessing your 2017 Year End Spending Summary, please call us at 1-800-642-4720 — 24 hours a day, 7 days a week.

Wells Fargo makes no warranties and is not responsible for your use of this information or for any errors or inaccuracies resulting from your use. You should consult your own tax advisor regarding your tax needs.
© 2018 Wells Fargo Bank, N.A. All rights reserved. IHA-5048801 VS_Propel_EN

Wells Fargo Cash Wise Visa Platinum® Card Terms and Conditions

You agree that we may consider you for a Visa Signature credit card if you qualify for the Visa Signature card. If you opened a Wells Fargo credit card within the last 16 months, you will not qualify for the introductory rate(s) or bonus rewards offers. See important exclusions on page 2.

IMPORTANT DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR for 15 months. After that your APR will be 17.99% to 25.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
Annual Percentage Rate (APR) for Balance Transfers	0.00% introductory APR for 15 months. After that, your APR will be 17.99% to 25.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
APR for Cash Advances and Overdraft Protection Advances	24.99% to 26.99% , based on your creditworthiness. This APR will vary with the market based on the U.S. Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> Balance Transfers Cash Advances Overdraft Protection Advances Foreign Currency Conversion Fee 	Introductory fee of either \$5 or 3% of the amount of each balance transfer, whichever is greater, for 15 months. After that, up to 5% for each balance transfer, with a minimum of \$5 . Either \$10 or 5% of the amount of each advance, whichever is greater. \$12.50 if the total of overdraft protection advances for the day is \$50 or less; \$20 if the total of overdraft protection advances for the day is greater than \$50. 3% of each transaction converted to U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> Late payment Returned Check or Returned Payment 	Up to \$37 Up to \$37

How we will calculate your balance

We use a method called "average daily balance (including new purchases)".

Eligibility for introductory rate(s) and bonus rewards offers

If you opened a Wells Fargo credit card account during the last 16 months from the date of this application **you will not be eligible for the introductory APR(s) or bonus rewards offers**, even if that account is closed and has a zero balance.

Credit limit reallocation

If you have a credit card with Wells Fargo, have no current balance on that card and have not used your card for any purpose in the past six months and you are applying for an additional card, you agree to allow Wells Fargo to allocate your credit limits between your existing and new credit card accounts, to allow for use of both cards. Please note that you can change or reallocate your limits on your own by calling Customer Service at any time, with certain restrictions.

How we will calculate your variable APRs

- Unless an introductory or promotional APR is in effect, we will add a "Margin" to the U.S. Prime Rate to determine your standard variable APR. For each billing period we will use the U.S. Prime Rate, or the average of the U.S. Prime Rates if there is more than one, published in the Money Rates column of *The Wall Street Journal* three business days prior to your billing statement closing date. If the U.S. Prime Rate is not published or is otherwise unavailable, whether temporarily or permanently, we will select a substitute index that we believe, in our sole discretion, to be similar to the U.S. Prime Rate. The U.S. Prime Rate is 4.25 percentage points as of 09/06/2017.
- The "Margin" for purchases and balance transfers will be 13.74 to 21.74 percentage points, based on your creditworthiness.
- The "Margin" for cash advances and overdraft protection advances will be 20.74 to 22.74 percentage points, based on your creditworthiness.

Wells Fargo reserves the right to change terms, rates (APRs) and fees, at its discretion in accordance with the Consumer Credit Card Customer Agreement and Disclosure Statement ("Agreement") for your account and applicable law.

You may not qualify for the lowest APRs disclosed above. The APRs applicable to your account will be determined by our review of your credit report, information you provide on your application, and other relevant information available to us.

Application of payments

Generally, we will apply your minimum payment first to lower APR balances (such as Purchases) before balances with higher APRs (such as Cash Advances). Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones.

Overdraft protection

If you choose to link your Account to your Wells Fargo checking account for Overdraft Protection, please note the following. If you have a joint checking account, you will be responsible for all advances, including interest and charges, from your credit card to cover overdrafts, regardless of who writes the check, makes the debit card purchase, or engages in any other transaction that causes the overdraft. Depending on your account terms, an Overdraft Protection Advance Fee may be charged to your Account each day an Overdraft Protection Advance is made, and interest will accrue from the date each advance is made. Your credit card must be activated; if it is not activated, no money will transfer to cover the overdraft. Once your credit card has been activated, please allow up to 3 business days for your Overdraft Protection service to be fully enabled. Refer to the Consumer Credit Card Customer Agreement and Disclosure Statement for details. Please note that you may also be able to link your Wells Fargo savings account to your Wells Fargo checking account for Overdraft Protection. No interest is charged on Overdraft Protection transfers from your savings account; however, Overdraft Protection transfers from a savings account count towards the Regulation D and Wells Fargo combined total limit of 6 transfers and withdrawals per monthly fee period. If the limit is exceeded, an excess activity fee for each transfer or withdrawal will be assessed. If the limit is exceeded on more than an occasional basis, your savings account could be converted to a checking account or closed.

Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individual or business) who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask for your driver's license or other identifying information.

Consent to contact you

By providing us with any telephone number, you are expressly consenting permission to contact you at that number about all of your Wells Fargo accounts. You give consent to allow us to contact your past, present and future phone service providers to verify the information you have provided against their records. You agree that your phone service providers may verify any phone numbers you have supplied to the name, address, and status on their records. For us to service your Account or to collect any amounts you may owe, you agree that we may contact you using any contact information related to your Account including any number (i) you have provided to us (ii) from which you called us, or (iii) which we obtained and reasonably believe we can reach you. We may use any means to contact you and this may include contact from companies working on our behalf to service your accounts. This may include automated dialing devices, prerecorded/artificial voice messages, mail, e-mail, text messages, and calls to your cell phone or Voice over Internet Protocol (VoIP) service, or any other data or voice transmission technology. You are responsible for any service provider charges as a result of us contacting you. You agree to promptly notify us if you change any contact information you provide to us. This includes your name, mailing address, e-mail addresses, or phone numbers. If you have a joint Account, a notice to one of you will serve as a notice to both of you.

Notice to Ohio residents

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to married Wisconsin residents

If you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. No provision of any marital property agreement (pre-marital agreement), unilateral statement under 766.59 of the Wisconsin Statutes, or a court decree under 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decrees or has actual knowledge of the adverse provision. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.

Application agreement

This application is for a credit card with Wells Fargo Bank, N.A. You certify that all information provided is true, correct, and complete and that you have the legal capacity to enter into this contract. The Bank is authorized to verify or check any of the information given, to obtain credit reports on you and to make Overdraft Protection advances if you requested that feature. You authorize the Bank to obtain information from others to investigate your credit, employment and income history and state records including state employment security agency records and to report information regarding your account to consumer reporting agencies. You agree that the Bank will determine the amount of credit extended, as well as which product you qualify for, based on the Bank's review criteria. If you do not qualify for the product or pricing requested or for the lowest pricing offered, you authorize the Bank to grant you the product and pricing for which you do qualify. **You agree to be bound by the terms and conditions of the Agreement, which will be sent to you, and understand that the terms of your account may be changed at any time, subject to applicable law.** You hereby stipulate to the terms of the arbitration program described in the Agreement. You understand and agree that you will be liable for payment of all amounts owing on the account. The minimum credit limit, provided you meet the terms and conditions of this offer, is \$1,000.00.

A consumer report from consumer reporting agencies will be obtained in considering this application and for the purposes of any update, renewal, extension of credit, review or collection of the account. Upon request, we will inform you of the name and address of each consumer reporting agency from which we obtain a consumer report relating to you. If you are a married applicant you may apply for credit in your own name.

Important notice

Please call to activate your new card as soon as you receive it. If you do not do so, your requests for certain services such as balance transfers, *Wells Fargo Online* banking and ATM access may be delayed and you may be denied access to your account.

This information about the cost of the credit card account described in this disclosure is accurate as of August 2017. This information may have changed after that date. To find out what may have changed, call 1-800-642-4720.

Important digital wallet bonus notice

You will earn an additional 20% mobile wallet transaction bonus cash reward above the base earn of 1.5% on net purchases (purchases minus returns/credits) only, for a total of 1.8% cash rewards during the first 12 months from the date the account is opened. These bonus cash rewards are only earned on transactions originating from your Wells Fargo Cash Wise Visa® card

when transactions are made using a qualified mobile wallet (for example, Apple Pay® or Android Pay™). All other transactions will be processed at the base earn rate of 1.5%. To review the mobile wallets that qualify for the 20% mobile wallet bonus, go to wellsfargo.com/cashwisemobilewallet.

Apple Pay and Touch ID are registered trademarks of Apple Inc. Android Pay is a trademark of Google Inc.

Important rewards notice

To qualify for the \$200 cash rewards bonus, a total of at least \$1,000 in net purchases (purchases minus returns/credits) must post to your account within 3 months from the date your account is opened. The bonus cash rewards will show as redeemable within 1-2 billing periods following the end of the 3 month offer period. Cash advances and balance transfers do not apply for purposes of this offer and may impact the credit line available for this offer. ATM transactions, cash advances of any kind, balance transfers, *SUPERCHECKS*™, cash equivalents such as money orders and prepaid gift cards, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the internet, fees or interest posted to a linked account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn cash rewards. Refer to the Summary of the *Wells Fargo Rewards*® Program Terms and Conditions and Addendum to the *Wells Fargo Rewards*® Program Terms and Conditions for details.

Cellular telephone protection

Cellular Telephone Protection can reimburse the eligible Wells Fargo Consumer Credit Card cardholder for damage to or theft of a cellular wireless telephone. Eligible Cellular Wireless Telephones are limited to the primary line and up to the first three additional lines as listed on your provider's monthly statement. Cellular Telephone Protection is subject to a \$25 deductible per claim and a maximum of 2 claims per 12 month period. The maximum benefit limit is \$600 per occurrence and \$1,200 per 12 month period. You will receive no more than the value of the original phone or a replacement phone with similar features and functionality, less a \$25 deductible. **This benefit does not cover cellular telephones that are lost.** This protection is only available when cell phone bills are paid from your Wells Fargo Consumer Credit Card. The coverage does not apply if the cell phone bill is paid from a Wells Fargo Debit Card, Wells Fargo Business Credit Card, or from the card that is linked to a Line of Credit. Coverage does not apply to cell phones that are rented, borrowed, or received as part of a prepaid plan. Electronic failure or issues related to the software of the device are not covered. Cellular telephone protection coverage begins the first day of the calendar month following your first cellular telephone billing on your Wells Fargo Consumer Credit Card, and remains in effect when you continue to charge your total monthly cellular telephone bill to your Wells Fargo Consumer Credit Card. This protection may not be equivalent to or better than other applicable coverage you may have presently or in the future, such as your homeowner's or automobile insurance policies, or through a plan provided through the seller of the telephone. For complete coverage benefits and exclusions regarding this protection call 1-800-642-4720, 24 hours a day, seven days a week or go to wellsfargo.com/cellphone.

Note: Call your cellular provider (or log on to their website) and request to set up automatic payments. Setting up automatic payments is not required to qualify for this cellular telephone protection benefit; however, you need to pay your monthly cellular telephone bill with your eligible Wells Fargo Consumer Credit Card to get up to \$600 protection.

Summary of the Wells Fargo Rewards® Program Terms and Conditions and Addendum to the Wells Fargo Rewards® Program Terms and Conditions for the Wells Fargo Cash Wise Visa Platinum® Card

Effective: April 2016

1. "You", "Your", or "Customer" means, as applicable, each person who is the owner of an Earning Mechanism and a participant in the Wells Fargo Rewards Program, also known as Go Far® Rewards, ("Program") through that Earning Mechanism as indicated in our records. "Wells Fargo", "We", "Us", or "Our" shall mean Wells Fargo Bank, N.A. This Program is not available for products, promotions or offers unless specifically allowed.
2. The Program may encompass multiple products, or promotions, or offers (collectively and each an "Earning Mechanism(s)"). Each Earning Mechanism will also have terms and conditions which addresses Rewards earn and forfeiture, and may address Program fees, Rewards expiration, and annual earnings maximums ("Addendum(s)") that will supplement the Program Terms and Conditions. The Program Terms and Conditions and Addendum(s), as well as any additional terms and conditions that are referenced in the Program Terms and Conditions, represent the complete terms of the Program (collectively "Terms"). You also acknowledge that You will be required to consent to certain agreements for online functionality. You agree to the Terms by participating in the Program.
3. An Earning Mechanism will earn "Points", "Cash Rewards" or "Rebates" (collectively and each "Rewards"). A Wells Fargo Rewards Program account ("Rewards Account") will be automatically opened for You. A Rewards Account holds, calculates and accumulates Rewards, and will have at least one Earning Mechanism assigned to it unless it is designated as a Rewards Pool. The Rewards earned by a Rebate Earning Mechanism will display as "Cash Rewards" in Your Rewards Account. You can earn Rewards in a variety of ways, including purchases made with an Earning Mechanism at qualifying merchants or in connection with other promotions or offers. Any such promotions or offers may have specific terms and conditions that will be disclosed at the time of the promotion or offer. You can also earn Rewards at the Rewards Account level which means that You have the ability to earn Rewards through the *Earn More Mall* site or earn Rewards that are not based on any Earning Mechanism activity such as with Rewards transfers or gifts.
4. You will earn a one and a half percent (1.5%) Cash Reward for every one dollar (\$1.00) in net purchases (purchases minus returns/credits) made on this credit card account rounded to the nearest one cent (\$.01). Returns or credits applied to Your credit card account, such as returned or disputed purchases, may reduce or eliminate Cash Rewards already earned. They may also cause a negative Cash Rewards balance. Deducted Cash Rewards will post within 1 - 2 billing periods.
5. Cash Reward accrual will begin upon credit card account open date. No Cash Rewards will be awarded retroactively.
6. The following purchases/transactions do not earn Cash Rewards: ATM transactions, cash advances of any kind, balance transfers, SUPERCHECKS™, cash equivalents such as money orders and pre-paid gift cards, casino gaming chips, wire transfers, off-track wagers, lottery tickets, or bets or wagers transmitted over the Internet. Fees or interest posted to Your credit card account, including but not limited to returned payment fees, late fees, and monthly or annual fees, do not earn Cash Rewards.
7. Amounts currently in dispute and purchases made in violation of law or the terms governing Your credit card account will not earn Cash Rewards.
8. There is no limit to the Cash Rewards You may earn unless stated otherwise at the time a specific promotion or offer is made.
9. Cash Rewards associated with this credit card will not expire as long as this credit card account remains open.
10. We reserve the right to change the Terms or to change, suspend or terminate the Program, in whole or in part, at any time and for any reason, which may result in the cancellation of the ability to earn and/or redeem Rewards, the decrease of Rewards value, and/or the forfeiture of Rewards. In addition, We reserve the right to immediately suspend or disqualify You from the Program, in whole or in part, at any time and for any reason, including but not limited to, violation of Earning Mechanism terms and conditions or the Terms, or if You or others have engaged in either suspected fraud or fraud, or misused the Program, as determined by Us in Our sole discretion. Your suspension or termination from the Program may result in the cancellation of the ability to earn and/or redeem Rewards, the decrease of Rewards value, and/or the forfeiture of Rewards. If Wells Fargo decides to cancel the Program, in its entirety, You will have three months from the date of the cancellation notification to redeem Your Rewards. Any unredeemed Rewards remaining after the three month period will be forfeited. We will give You advance written notice of material changes to the Terms or the Program. You can find the most current Program Terms and Conditions at MyWellsFargoRewards.com or by calling rewards customer service at 1-877-517-1358.
11. If Your credit card account becomes delinquent (You fail to make a required payment when due), the Cash Rewards associated with Your credit card account will not be available for redemption, transfer or gifting. Any Cash Rewards that have not yet posted to Your Rewards Account will remain in a "Rewards Pending" status and any posted Cash Rewards will move to a "Rewards Held" status, until Your credit card returns to current status or is closed. Cash Rewards that have posted to Your Rewards Account that are associated with other Earning Mechanisms will remain available for redemption, transfer and gifting.
12. Cash Rewards may be redeemed for merchandise, physical and electronic gift cards, travel, cash, digital rewards, and charitable donations. Cash redemption options by phone or online are redeemable in \$25 Cash Reward increments only and

can be done either by automatically applying it to Your Wells Fargo Checking or Savings accounts, or Wells Fargo credit products that are qualified to receive cash redemptions, or by requesting a paper check. Cash redemptions via a withdrawal from a Wells Fargo ATM or a Rewards redemption to an eligible Wells Fargo account from a Wells Fargo ATM are redeemable in \$20 Cash Reward increments only. You must have a Wells Fargo Debit or ATM card in order to redeem Rewards at a Wells Fargo ATM.

13. You can cancel participation of Your credit card in the Program at any time by calling Us at the number listed on the back of Your credit card. Your credit card Program cancellation does not cancel Your credit card account, or change the terms and conditions of Your credit card account. If You cancel participation of Your credit card in the Program, Cash Rewards associated with this credit card will be forfeited on the date of cancellation. In addition, if Your credit card is closed for any reason, the Cash Rewards associated with the credit card will be forfeited on the date of closure. Any Pending Cash Rewards associated with the credit card will also be forfeited.
14. These terms are only a summary. Other restrictions and requirements apply. The full *Wells Fargo Rewards*® Program Terms and Conditions and Addendum to the *Wells Fargo Rewards*® Program Terms and Conditions for the Wells Fargo Cash Wise Visa Platinum® Card will be provided upon enrollment. You can also find the most current *Wells Fargo Rewards*® Program Terms and Conditions online at MyWellsFargoRewards.com

Important Information About This/These Balance Transfer(s)

If you are approved, your balance transfer(s) will be processed for the amount(s) requested (subject to credit limit as of the date of balance transfer(s)).

- Balance Transfer Fee: Introductory fee of either **\$5** or **3%** of the amount of each balance transfer, whichever is greater, applies to this transaction. The Balance Transfer Fee will be included with the minimum payment due on the statement on which this balance transfer posts. Do you give permission to proceed with the Balance Transfer?
- You may not request a balance transfer to pay on any account issued by Wells Fargo or any of its affiliates (including any Wachovia account). If you need any assistance transferring balances, please call Customer Service at 1-800-400-9423.
- You may request a balance transfer in any amount from \$100.00 up to your available credit.
- If you currently have any amount in a billing dispute with another issuer, we recommend it not be transferred because you will lose your billing dispute rights. We are not responsible for any late payments, interest and fees, disputed amounts or errors on your other credit card accounts.
- Transferring balances will not automatically close your other accounts. To do so, please contact each creditor directly.
- Balance transfers are not eligible for any rewards points, cash rewards or rebates offered through *Go Far[®] Rewards*.
- By accepting this offer for a balance transfer, you consent to receiving a brief pre-recorded broadcast message to your telephone or answering machine, notifying you of the completed transfer.
- If the balance transfer amount you request exceeds the available credit on your credit card account(s), you agree that the amount to be advanced will not exceed the amount of available credit as of the date your balance transfer request is processed. Requests will be fulfilled beginning with the largest one first. Requests are issued up to a cumulative total not to exceed your available credit. If the requested amount exceeds your available credit, a partial transfer will be issued. Your available credit is your credit limit less any purchases or other transactions, as well as any unpaid fees and charges owing on your credit card account.
- Balance transfers will be completed in whole U.S. dollar amounts, rounded to the next highest dollar amount. If funds are advanced electronically, the receiving institution must be in the U.S. Funds will be electronically transferred into the account(s) you requested no earlier than 10 days from the date your new card is mailed to you. The transferred amount will post to your *Wells Fargo* credit card account at the time the funds are transferred.
- If for any reason we are unable to fulfill your request electronically, a check will be issued to you. The amount charged to your credit card account will post to your *Wells Fargo* credit card account no earlier than 10 days from the date your new card is mailed to you.
- Interest and fees on balance transfers or funds advanced directly into your checking account from this offer begin to accrue at the time the transaction is charged to your credit card account. There is no grace period on your balance transfer. If you transfer amounts owed to another creditor and maintain a balance on this credit card account, you will not qualify for future grace periods on new purchases as long as a balance remains on this account.
- Generally, we will apply your minimum payment first to lower APR balances (such as Purchases) before balances with higher APRs (such as Cash Advances). Payments made in excess of the minimum payment will generally be applied to balances with higher APRs first before balances with lower ones. Wells Fargo reserves the right to change terms, rates and fees at its discretion in accordance with the Consumer Credit Card Customer Agreement and Disclosure Statement and applicable law.
- If you decide to cancel this balance transfer please contact us at 1-800-642-4720 within 7 days.



Wells Fargo Bank, N.A.
MAC N8235-040
7000 Vista Drive
West Des Moines, IA 50266-9310

06/21/2018

BRIAN GREEN
113 INDIAN TRL RD N
STE 280
INDIAN TRAIL, NC 28079

Subject: Notice of balance acceleration on credit card ending in: *****3120
Account Balance: \$7,053.68

Dear BRIAN GREEN:

This letter is to advise you that, pursuant to the terms and conditions of the account ending in *****3120, Wells Fargo Bank, N.A. has accelerated the balance on the account as of 06/21/2018. We hereby demand the entire account balance of this account. As of today, the payoff amount on this account is \$7,053.68.

Where to send your payoff amount

Please send your payoff amount to the following address:

Wells Fargo Bank, N.A.
PO Box 9210
Des Moines, Iowa 50306

We're here to help

If you have questions, please call us at 1-877-730-8978, Monday through Friday from 8:00 a.m. to 5:00 p.m. Central Time.

For customers with hearing or speech disabilities, we accept telecommunications relay service calls.

Thank you.

Legal Remedies Team

The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

LGLNOA (03/2018)



Wells Fargo Bank, N.A.
MAC N8235-040
7000 Vista Drive
West Des Moines, IA 50266-9310

06/21/2018

BRIAN GREEN
113 INDIAN TRL RD N
STE 280
INDIAN TRAIL, NC 28079

Asunto: Aviso de pago acelerado del saldo de la tarjeta de crédito que termina en: *****3120
Saldo de la Cuenta: \$7,053.68

Estimado(a) BRIAN GREEN:

Esta carta es de aviso para informarle que, conforme a los términos y condiciones de la cuenta que termina en *****3120, Wells Fargo Bank, N.A. ha acelerado el pago del saldo en la cuenta a partir del 06/21/2018 (mes/día/año). Por la presente, le exigimos que pague la totalidad del saldo de la cuenta. Al día de hoy, el monto de liquidación en esta cuenta es \$7,053.68.

Adónde enviar el monto de liquidación

Envíe su monto de liquidación a la siguiente dirección:

Wells Fargo Bank, N.A.
PO Box 9210
Des Moines, Iowa 50306

Estamos aquí para ayudarle

Si tiene preguntas, llámenos al 1-877-730-8978, de lunes a viernes, de 8:00 a.m. a 5:00 p.m., hora central.

Wells Fargo acepta llamadas de los servicios de retransmisión de telecomunicaciones para aquellos clientes con discapacidades auditivas o del habla.

Muchas gracias.

Legal Remedies Team

Las leyes de ciertos estados nos exigen que le informemos que este comunicado constituye un intento de cobrar una deuda y que toda información obtenida se usará para ese propósito.

LGLNOA (03/2018)

**CONSUMER CREDIT CARD
CUSTOMER AGREEMENT &
DISCLOSURE STATEMENT**

**WELLS
FARGO**

VISA®

Table of Contents:

Your Contract With Us:	Section 1 : Page 1
Using Your Account:	Section 4 : Page 2
Changes To This Agreement:	Section 10 : Page 5
Fees And Interest:	Section 11 : Page 6
Billing Statements And Payments:	Section 19 : Page 8
Other Important Information:	Section 21 : Page 10
Arbitration:	Section 31 : Page 11
Your Billing Rights:	Section 32 : Page 13
Active Duty Military Service:	Section 33 : Page 15
Interpreter Certification:	Section 34 : Page 15

Notice To California Cardholders

To our California customers who have discussed credit card terms and conditions with us in Spanish, Chinese, Korean, Vietnamese, or Tagalog:

Read Section 34 about interpreter certification before you activate your credit card.

Lea la Sección 34 sobre certificación de intérprete antes de activar su tarjeta de crédito.

請您在#用信用卡之前細讀第 34 節的「翻譯員認證」。

귀하의 신용카드를 활성화하시기 전에 통역사 인증에 관한 34절을 읽으시기 바랍니다.

Hãy đọc Phần 34 về xác nhận thông dịch viên trước khi quý vị kích hoạt thẻ tín dụng của mình.

Basahin ang Seksyon 34 tungkol sa sertipikasyon ng tagapagsaling-wika bago mo i-activate ang iyong credit card.

Your Contract With Us

(1) Agreement. This contract for your credit card account ("Account") includes the Credit Card Agreement ("Agreement"), the Important Terms of Your Credit Card Account and future amendments to this Agreement. This Agreement is a contract between Wells Fargo Bank, N.A. and each Account holder. You and any joint Account holder accept the terms of this Agreement by using or activating your Account. Please read this Agreement carefully and keep it for your records.

(2) Definitions

Annual Percentage Rate (APR)	A rate, shown as a percentage, used to calculate interest on the balance on your Account.
Billing Cycle or Billing Period	The time period between billing statements. Each billing statement shows a statement closing date which is the last day of the Billing Cycle.
Balance Transfer	The transfer of a balance from another credit account to your Account, including the use of a check that accesses your Account.
Card	Any cards we issue to you or any devices we allow you use to access credit on your Account.
Cash Advance	Use of your Card to get cash. Examples include using your card for cash advances through an ATM, bank teller or Wells Fargo Online, Overdraft Protection advances,

	balance transfers, or cash-like purchases such as money orders, wire transfers, traveler checks, foreign currency, lottery tickets, casino chips, off-track wagers, other wagers, vouchers redeemable for cash or similar items.
Credit Access Device	A device, other than your Card, like <i>SUPERCHECKS™</i> and mobile devices, that we allow you to use to access credit on your Account.
Important Terms of Your Credit Card Account	A summary of your Account's APRs, fees and other important information.
New Balance	The total amount you owe as of a statement closing date.
Outstanding Balance	The sum of all unpaid amounts, including Purchases, Cash Advances, balance transfers, interest, fees and any other amounts that you may owe us.
Payment Due Date	The date the Minimum Payment is due. It will be at least 25 days from the statement closing date and will be provided on your billing statement.
Purchase	Use of your Account to buy or lease goods or services. Cash Advances, Balance Transfers and cash-like transactions are not Purchases. Tax payments and associated fees are Purchases.
Credit Limit	This is the amount that is available for your use.
We, Us, and Our	Wells Fargo Bank, N.A.
You and Your	The Account holder(s) who opened the Account.

(3) Contacting You. You agree that we have your consent to contact you at any phone number, email address, or mailing address you provide for any Wells Fargo account or at any number that you call us from or at any number that we obtain by other means. Your consent allows us and any companies working on our behalf to service your account, to use any means to contact you including: automated dialing devices, prerecorded/artificial voice messages, mail, e-mail, text messages, push notifications, and calls to your cell phone, or any other data or voice transmission technology. You are responsible for any service provider charges you may incur as a result of us contacting you by any means, whether such charges are related to text, data, equipment or other plans. You will promptly notify us if you change any contact information, including your name, mailing address, e-mail addresses, or phone numbers. If you have a joint Account, a notice to one of you will serve as a notice to both of you. We may use voice recognition technology to verify your identity when you call. We may capture and store your voiceprint for this purpose. We may monitor and record any calls between you and us.

Using Your Account

(4) Using Your Account. You may use your consumer credit card Account for Purchases, Balance Transfers, Cash Advances and any other transactions we allow. You promise to use your Account only for lawful personal,

family, or household purposes. We reserve the right to deny transactions or authorizations from merchants who may be engaging in the internet gambling business. We are not responsible for anyone who refuses to accept your Card or any other Credit Access Device. We may decline any transaction at any time. Your credit card may not be used to make a payment on any other Wells Fargo credit account.

Cash Advances from ATMs. Cash Advances from ATMs may be limited by amount or frequency. The ATM owner may have additional restrictions. If the ATM owner charges any fee, that fee will be included as part of the total Cash Advance amount.

Cash Advances for Overdraft Protection. You may elect to have an automatic Cash Advance from your Account to cover an overdraft on a linked Wells Fargo checking account. To cover an overdraft on a linked Wells Fargo checking account, we will advance the greater of

- the amount of your overdraft; or
- \$25.00

Except if

- the amount of available credit on your Card is less than the amount of the overdraft or less than \$25.00, we will then advance the amount of available credit.

The APR and fees that apply to overdraft protection advances are listed in the Important Terms of Your Credit Card Account. Overdraft protection advances, interest and fees may cause your Account balance to exceed your credit limit. If there is more than one person listed on the checking account (such as a joint checking account) that you have linked for overdraft protection, then:

- You will be responsible for all overdraft protection advances regardless of which person writes the check or engages in any other transaction (such as a debit card purchase) that causes the overdraft; and
- You agree to allow us to disclose to any other person on your checking account, that this Card is linked to your checking account for overdraft protection.

We reserve the right to cancel, suspend, or change your overdraft protection service at any time, for any reason.

Credit Access Devices. SUPERCHECKS can be used to access your Account similar to writing a check on a deposit account. SUPERCHECKS checks will post as a balance transfer only when they are included with a Balance Transfer offer. If a SUPERCHECKS check is not included with a Balance Transfer offer it will post as a Cash Advance. They will include transaction fees and interest.

Some restrictions apply to SUPERCHECKS:

- They may not be written as payment on any Wells Fargo account.
- They may be used only by the person whose name is printed on the check.
- They must be written in U.S. dollars.
- They cannot be certified.
- You cannot file a claim against the bank when you have a dispute with a merchant about payment for property or services that you paid for using a SUPERCHECKS check.
- We reserve the right to put conditions on the use of SUPERCHECKS checks and to reject, decline and return unpaid any SUPERCHECKS check or advance at our discretion.

Third Party/Mobile Devices.

You or an authorized user may be permitted to load your credit card to an app on a smart phone, tablet or other electronic device, such as, through a mobile wallet, which could be used for purchases or other transactions without presenting the card. Any such Transactions are covered by this Agreement. We have no control over the device and cannot guarantee the performance of the device.

Additionally:

- You should protect the security of the device the same as your credit card or other valuable information.
- There may be third party fees related to the transaction such as mobile carrier data or messaging charges.
- We may, at any time, partially or fully restrict your ability to make credit transactions through a third party/mobile device. You agree to notify us promptly if you remove or want to remove your Account information from any third party/mobile device.

(5) Authorized Users. If you wish to have an additional Card issued in another person's name, please contact us and we will send you a Card with the name of the authorized person embossed on the front of the Card. You are responsible for payment of the entire amount owed to us, including any Purchases, balance transfers or Cash Advances (and all related interest and fees) made by the authorized person.

Ending Authorized User Privileges. If you want to end an authorized user's privilege to use your Account, you must:

- Recover and destroy that person's Card. If you do not, you will continue to be liable for any charges made, even if you've advised us of your wish to cancel the privileges, unless you tell us to cancel all Cards and establish a new Account for you.
- You must notify us of your request by contacting us at the number on the back of your Card or by mail at Wells Fargo Bank, N.A., P.O. Box 10347, Des Moines, IA 50306.

In general, an authorized person is not obligated on this Account and is not liable for any Outstanding Balance or any other charges made by you or by any other authorized person. In the event of the death of all fully liable cardholders, authorized users' privilege ends automatically. After that, if any person uses the Card, such use indicates his or her agreement to pay us, and we may, at our discretion, pursue the person for payment of any Outstanding Balance or any other charges they authorize. You agree to notify each authorized person that they are subject to all applicable sections of this Agreement.

Information about Authorized Users. You agree to give us certain personal information about each Authorized User. You must have permission from each Authorized User allowing you to give us that personal information. This may include name, address, social security number, date of birth and citizenship.

(6) Lost or Stolen Cards and Liability for Unauthorized Use. You must notify us immediately if

your Card or account information is lost or stolen, or if you believe it's being used without your permission. You may contact us by phone at 800-642-4720 or in writing at Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306. You agree to assist us in our investigation of the matter. If you do this and we find you not responsible, you will not be held liable for the unauthorized use of your Account.

(7) Promise to Pay. When you use your Account or let someone else use it, you promise to pay the total amount of the Purchases, Cash Advances, and balance transfers, plus all interest, fees and other amounts that you may owe us. We may limit or close your Account, but the terms of this Agreement will apply until you pay the Account in full.

(8) Credit Limit. We may assign the following limits to your Account:

Cash Advance Limit. We may restrict the amount of your credit limit that can be used for Cash Advances.

Your total credit limit will be provided with your Credit Card and shows on each of your billing statements. You promise to use your Account only to the limits. If you exceed your total credit limit, we may allow the transaction without increasing your total credit limit or deny the transaction. If we allow the transaction, we may treat that over limit amount as due with the minimum payment on your next statement. If you exceed the limits, you will still remain liable for all credit you receive. We can adjust your credit limit at any time, including automatic credit line increases for those who qualify.

(9) Authorizations. We don't guarantee approval of transactions. We reserve the right to deny transactions for any reason, such as account default, suspected fraudulent or unlawful activity, internet gambling, or any indication of increased risk related to the transaction. We also may limit the number of authorizations we allow during a period of time.

Transactions at some merchants (such as hotels, car rental companies, restaurants, and gas stations) may result in temporary authorizations for amounts greater than the actual Purchase amount. This will make less credit available on your Account for several days, usually until the date the actual Purchase amount is received from the merchant.

If you give your credit card information to a merchant to bill your account for recurring payments, or to keep it on file for future purchases or payments, and your card number, expiration date, or security code changes, you should notify the merchant with your new card information. Some card networks provide update services and receive updated card information from Wells Fargo. Merchants that participate in such services will receive updated card information from the network for credit cards that you have provided to the merchant for recurring or future purchases or payments. We cannot tell you which merchant will receive updated card information when your card information changes. You should always provide each merchant with your new card information because some merchants do not subscribe to such network services.

Changes To This Agreement

(10) Change in Terms. We may change this Agreement at any time. These changes may apply to existing and

future balances. We will give you advance written notice of the changes and a right to reject the changes if required by law. We may require you to close your Account or take other actions if you reject the changes.

Fees And Interest

(11) Fees. The following fees may apply to your account. If they do apply, you will find the amount in the Important Terms of Your Credit Card Account. You agree to pay any fees that apply.

- **Annual Fee.** If your account has an annual fee it will be charged each year your account is open. The annual fee will not be billed after your Account is closed.
- **Balance Transfer Fee.** This fee may be charged on a balance transfer transaction.
- **Cash Advance Fee.** This fee may be charged on a Cash Advance from your Account.
- **Overdraft Protection Advance Fee.** This fee may be charged when an overdraft amount is advanced to the checking account linked to your Credit Card Account by you.
- **Foreign Currency Conversion Fee.** If you make a transaction in a foreign currency, Visa will convert it into a U.S. dollar amount. A foreign currency conversion fee may be charged when this is done.
- **Late Fee.** This fee may be charged each time we do not receive the required Minimum Payment due by the Payment Due Date.
- **Returned Check or Returned Payment Fee.** This fee may be charged when a payment is not processed the first time or is returned unpaid.

Additional fees may be charged if agreed between you and us. All fees will be added to the Purchases balance, except Cash Advance fees and Overdraft Protection fees which will be added to the Cash Advance balance on your Account.

(12) Foreign Currency Transactions.

If you make a transaction in a currency other than U.S. dollars using a Visa Card, then Visa International "Visa" will convert the charge into a U.S. dollar amount. The exchange rate between the transaction currency and the billing currency used for processing international transactions is either (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. The currency conversion rate for the processing date may differ from the rate in effect on the date of the transaction or the date the transaction is posted to your Account.

Point of Sale Conversion. Some merchants outside the United States offer cardholders the option of having Card transactions converted to U.S. dollars by Visa, as described above, or by the merchant itself. If the latter option is chosen, the currency conversion rate is determined solely by the merchant involved in the transaction, and no foreign currency conversion fee is charged by the bank for the transaction.

(13) Rates. The following sections describe how we calculate the interest you owe each Billing Period. The Important Terms of Your Credit Card Account list the APRs that apply to different types of balances.

Introductory Rates. Your account may be eligible for introductory rates. This would be described in the Important Terms of Your Credit Card Account. If you are offered a promotional rate after your account is opened, the terms will be provided at that time. After any introductory or promotional rates expire, the remaining balances will be subject to the applicable Standard or Standard Variable APR terms.

How we Calculate your Standard Variable APRs. If your account has a variable rate the APR will vary based on the U.S. Prime Rate plus the applicable "Margin". See the Important Terms of Your Credit Card Account for the "Margin" on Purchases, balance transfers, Cash Advances, and overdraft protection advances, and daily periodic rates that apply to your Account. For each Billing Period, we use the U.S. Prime Rate or the average of the U.S. Prime Rates (if there is more than one) published in the "Money Rates" column of *The Wall Street Journal* three business days prior to your billing statement closing date. If the U.S. Prime Rate is no longer published or is not available, we may select a similar index. A change in the APR may increase or decrease the total amount of interest you pay and your Minimum Payment due. If the APR changes due to a change in the U.S. Prime Rate, the new APR will apply to both existing and future balances on the first day of your Billing Cycle. The APR will continue to vary even if your Account is closed.

Standard APRs. If your Account is subject to Standard APRs, the Standard APRs will not vary with the market based on the U. S. Prime Rate. However, we may change the Standard APRs from time to time in accordance with the Change In Terms information described in section 10. The rates that apply to your account are listed in the Important Terms of Your Credit Card Account.

Daily Periodic Rates. The daily periodic rates are calculated by dividing each applicable APR by 365.

(14) Minimum Interest Charge. Your account may have a Minimum Interest Charge. See The Important Terms of Your Credit Card Account for the applicable charge.

(15) When we Charge Interest. For most transactions, interest will be charged beginning on the date a transaction is made on your account. We charge interest on a fee beginning on the first day of the Billing Cycle following the Billing Cycle in which the fee posted to your Account.

(16) Here's how and when specific Transactions, fees and credits are applied:

- We add the amount of a Purchase or Balance Transfer to the Purchase balance as of the transaction date shown on your statement.
- We add Balance Transfer fees to the Purchase balance as of the transaction date shown on your statement.
- We add the amount of a Cash Advance to the Cash Advance balance as of the transaction date shown on your statement.
- We add Cash Advance Fees to the Cash Advance balance as of the transaction date shown on your statement.

- We add the amount of any Overdraft Protection advance to the Cash Advance balance as of the transaction date shown on your statement.

(17) How we Calculate Interest. We begin by calculating the daily balance of each Transaction category. Next we calculate the Average Daily Balance (ADB). Finally, we calculate the interest. See each section below for details.

1) Calculating the daily balance: the daily balance is calculated separately for each Transaction category. We start with the daily balance from the end of the previous day. We add in any new Transactions and other charges, including interest accrued on the previous day's balance. This means interest is compounded daily. We then subtract any payments or credits.

Example for the Purchase Transaction category:

Daily balance for purchases from the previous day
 + New purchases
 + Fees and interest accrued on the previous day's Transaction category balance
 - Payments, credits and adjustments that posted that day
= New daily balance for Purchases

2) Calculating the Average Daily Balance (ADB): we add up all the daily balances for the Billing Cycle starting with the beginning balance of the first day of the Billing Cycle. This beginning balance will include any unpaid fees from the previous Billing Cycle and any late fees incurred during the current Billing Cycle. Any daily balance that is a credit balance is treated as zero. We divide this amount by the number of days in the Billing Cycle.

$ADB = \text{sum of daily balances} \div \text{number of days in the Billing Cycle}$

3) Interest Calculation: we calculate the interest charge for each type of balance by applying the daily periodic rate to the ADB and multiplying this by the number of days in the Billing Cycle.

$\text{Interest Charge} = \text{daily periodic rate} \times ADB \times \text{number of days in Billing Cycle}$

(18) Grace Period. To avoid paying interest on new Purchases you have to pay your entire New Balance by the Due Date on your statement each Billing Period. You cannot avoid interest on Cash Advances or Balance Transfers. Your due date will be at least 25 days from the statement closing date and will be provided on your billing statement.

Billing Statements And Payments

(19) Billing Statements. If you have a balance on your account you will receive a billing statement. Your billing statement will show your Minimum Payment due and the Payment Due Date.

(20) Payments. You may pay all or part of your Account balance at any time, but you **must** pay the Minimum Payment, disclosed on your billing statement, by the Payment Due Date.

Minimum Payment. Your Minimum Payment Due includes any amount past due plus the greater of

1. Fees and interest billed during the Billing Cycle plus 1% of the New Balance; or
2. \$15.00 (or the entire balance on the Account if the New Balance is less than \$15.00).

We require you to pay any amount over the limit on your credit card account. However, that amount is not included in your Minimum Payment Due.

This is rounded-up to the next highest whole dollar amount. Credits will not be used to meet the Minimum Payment.

Payment Instructions. Follow these instructions when making a payment:

1. You must pay in U.S. dollars.
2. Payment must be made with a personal check, money order or cashier's check and must be issued by a bank in the United States.
3. Electronic payments are accepted.
4. Do not mail cash.

If you mail your payment, please mail to the payment address provided on your billing statement using the envelope and payment coupon enclosed. Payments received by 5:00 p.m. at the location your payment is mailed to will be credited as of the date of receipt. If received after 5:00 p.m. they will be credited on the following day. Payments made through Wells Fargo Online Banking at wells Fargo.com will be credited based on the cutoff time disclosed at the time of the transaction. If you do not follow these instructions your payment may not be credited for up to five days after we receive it.

Checks or other paper documents may be converted to an electronic transaction through procedures established by the National Automated Clearing House Association. In this case, the original check or other document that you send to us will not be retained, but a copy would be available if requested.

Some of your available line of credit may be held, at our discretion, until your payment is honored.

You cannot pay this account using another Wells Fargo Bank, N.A. credit or loan account or any Wells Fargo affiliated company credit or loan account. You cannot use any SUPERCHECKS checks to make any payment on this Account.

Generally, we will apply your Minimum Payment first to lower APR balances (such as Purchases) before balances with higher APRs (such as Cash Advances). Payments made in excess of the Minimum Payment will be applied to balances with higher APRs first before balances with lower ones.

We post payments to the Billing Cycle within which they are received. Any payment in excess of the Minimum Payment due is applied based on the balances reflected on your last billing statement.

Irregular Payments. If you intend to pay your Account in full with an amount less than the Outstanding Balance, payments must be sent to: Wells Fargo, P.O. Box 10311, Des Moines, IA 50306-0311. Please note that if we accept such payments we have every right to pursue full payment.

Other Important Information

(21) Default / Immediate Repayment of Balance in Full. Your Account will be in default, and we may require immediate payment of your total Account if:

- You fail to pay a Minimum Payment by the Payment Due Date;
- Any payment is returned;
- You don't honor the terms of this Agreement;
- You made an untrue statement on your application; OR
- You file for bankruptcy.

If this is a joint Account, a default by one of you will be a default by all of you.

We may prevent further transactions and we may close your Account and other Wells Fargo Accounts. If your account is in default you agree to pay our collection costs, attorney's fees, and court costs incurred in enforcing our rights under this agreement.

(22) Re-Verification of Credit Information. We can review any information you provided on your credit application at any time. This may include:

- Requesting credit bureau reports;
- Verifying your current credit standing;
- Verifying your employment, assets and income records.

(23) California Residents. We may also obtain information at any time from the California Department of Motor Vehicles. You agree to waive the address confidentiality requirements section of the California Vehicle Code (Section 1808.21).

This waiver may not apply to you if you are on active duty military service (including active guard or reserve service) or you are a spouse or dependent of a person who is on such active duty military service. Please see the Important Statement Concerning Active Duty Military Service section in the Agreement for more information.

(24) Cancellation. We may close your Account at any time and for any reason. You may also close the Account at any time. If that happens, you must still repay the balance owed according to the terms of this Agreement. Joint Accounts may be canceled by either Account Holder. If we close the account, notice may be provided to only one Account Holder.

(25) Separation of Unlawful Provisions. If any provision of this Agreement is found to be unenforceable, all other provisions of the Agreement will remain in effect.

(26) Enforcement Rights. We may waive or delay enforcing any of our rights without losing them. A court decree for divorce or separation or an out-of-court mutual agreement does not affect any of our rights to enforce this Agreement.

(27) Phone Monitoring. We may monitor and record any of your phone calls with us.

(28) Information Reporting. We may report information about you to consumer reporting agencies. The information that we report to consumer reporting agencies may include:

- Account history;
- Account performance;
- Account status;
- Any violations of your account; and
- Any violations of the terms of this Agreement.

The same information may be reported to the consumer reporting agencies for any additional card holders. You may dispute the accuracy of the information that we report to consumer reporting agencies by writing to us at Wells Fargo Credit Bureau Dispute Resolution, P.O. Box 14517, Des Moines, IA 50306-3517. Please describe the information in detail that you believe is inaccurate and provide any supporting documents with your dispute. If your dispute relates to identity theft, you will need to provide us with an identity theft report.

(29) Assignment. We may assign your Account and any or all rights and obligations under the Agreement to a third party. You may not assign your Account or any of your obligations under the Agreement.

(30) Governing Law. Federal law and the laws of South Dakota govern this Agreement and your account.

Arbitration

(31) Dispute Resolution Program: Arbitration Agreement.

- a. **Binding Arbitration.** You and Wells Fargo Bank, N.A. (the "Bank") agree that if a Dispute arises between you and the Bank, upon demand by either you or the Bank, the Dispute shall be resolved by the following arbitration process. The foregoing notwithstanding, the Bank shall not initiate an arbitration to collect a consumer debt, but reserves the right to arbitrate all other disputes with its consumer customers. A "Dispute" is any unresolved disagreement between you and the Bank. It includes any disagreement relating in any way to the Card or related services, Accounts, or matters; to your use of any of the Bank's banking locations or facilities; or to any means you may use to access the Bank. It includes claims based on broken promises or contracts, torts, or other wrongful actions. It also includes statutory, common law, and equitable claims. A Dispute also includes any disagreements about the meaning or application of this Arbitration Agreement. This Arbitration Agreement shall survive the payment or closure of your Account. **YOU UNDERSTAND AND AGREE THAT YOU AND THE BANK ARE WAIVING THE RIGHT TO A JURY TRIAL OR TRIAL BEFORE A JUDGE IN A PUBLIC COURT.** As the sole exception to this Arbitration Agreement, you and the Bank retain the right to pursue in small claims court any Dispute that is within that court's jurisdiction. If either you or the Bank fails to submit to binding arbitration following lawful demand, the party so failing bears all costs and

expenses incurred by the other in compelling arbitration.

- b. **Arbitration Procedure; Severability.** Either you or the Bank may submit a Dispute to binding arbitration at any time notwithstanding that a lawsuit or other proceeding has been previously commenced. **NEITHER YOU NOR THE BANK SHALL BE ENTITLED TO JOIN OR CONSOLIDATE DISPUTES BY OR AGAINST OTHERS IN ANY ARBITRATION, OR TO INCLUDE IN ANY ARBITRATION ANY DISPUTE AS A REPRESENTATIVE OR MEMBER OF A CLASS, OR TO ACT IN ANY ARBITRATION IN THE INTEREST OF THE GENERAL PUBLIC OR IN A PRIVATE ATTORNEY GENERAL CAPACITY.** Each arbitration, including the selection of the arbitrator(s), shall be administered by the American Arbitration Association (AAA), or such other administrator as you and the Bank may mutually agree to (the AAA or such other mutually agreeable administrator to be referred to hereinafter as the "Arbitration Administrator"), according to the Commercial Arbitration Rules and the Supplemental Procedures for Consumer Related Disputes ("AAA Rules"). To the extent that there is any variance between the AAA Rules and this Arbitration Agreement, this Arbitration Agreement shall control. Arbitrator(s) must be members of the state bar where the arbitration is held, with expertise in the substantive laws applicable to the subject matter of the Dispute. No arbitrator or other party to an arbitration proceeding may disclose the existence, content, or results thereof, except for disclosures of information by a party required in the ordinary course of its business or by applicable law or regulation. You and the Bank (the "Parties") agree that in this relationship: (1) The Parties are participating in transactions involving interstate commerce; and (2) This Arbitration Agreement and any resulting arbitration are governed by the provisions of the Federal Arbitration Act (Title 9 of the United States Code), and, to the extent any provision of that Act is inapplicable, unenforceable or invalid, the laws of the state of South Dakota. If any of the provisions of this Arbitration Agreement dealing with class action, class arbitration, private attorney general action, other representative action, joinder, or consolidation is found to be illegal or unenforceable, that invalid provision shall not be severable and this entire Arbitration Agreement shall be unenforceable.
- c. **Rights Preserved.** This Arbitration Agreement does not prohibit the Parties from exercising any lawful rights or using other available remedies to preserve, foreclose, or obtain possession of real or personal property; exercise self-help remedies, including setoff and repossession rights; or obtain provisional or ancillary remedies such as injunctive relief, attachment, garnishment, or the appointment of a receiver by a court

of competent jurisdiction. Any statute of limitations applicable to any Dispute applies to any arbitration between the Parties. The provisions of this Arbitration Agreement shall survive termination, amendment, or expiration of the Card or any other relationship between you and the Bank.

d. Fees and Expenses of Arbitration.

Arbitration fees shall be determined by the rules or procedures of the Arbitration Administrator, unless limited by applicable law. Please check with the Arbitration Administrator to determine the fees applicable to any arbitration you may file. If the applicable law of the state in which you opened your Account limits the amount of fees and expenses to be paid by you, then no allocation of fees and expenses to you shall exceed this limitation. Unless inconsistent with applicable law, each of us shall bear the expense of our own attorney, expert and witness fees, regardless of which of us prevails in the arbitration.

- e. Active Duty Military Service.** If you are on active duty military service (including active guard or reserve service) or you are a spouse or dependent of a person who is on such active duty military service, then the above Arbitration Agreement may not apply to you. Please see Important Statement Concerning Active Duty Military Service in this Agreement for more information.

Your Billing Rights

Keep This Notice For Future Use. This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

(32) What To Do If You Find a Mistake on Your Statement. If you think there is an error on your statement, write to us at:

Wells Fargo Card Services
P.O. Box 522
Des Moines, IA 50306-0522

In your letter, give us the following information:

- Your name and Account number;
- The date and dollar amount of the suspected error.
- If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing at the address above. You may notify using other ways (including telephone), but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter.

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases. If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the Purchase.

To use this right, all of the following must be true:

1. The Purchase must have been made in your home state or within 100 miles of your current mailing address, and the Purchase price must have been more than \$50. (Note: Neither of these are necessary if your Purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the Purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your credit card Account do not qualify.

3. You must not yet have fully paid for the Purchase.

If all of the criteria above are met and you are still dissatisfied with the Purchase, contact us in writing at:

Wells Fargo Card Services
PO Box 522
Des Moines, IA 50306-0522

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Active Duty Military Service

(33) IMPORTANT STATEMENT CONCERNING

ACTIVE DUTY MILITARY SERVICE: If you are on active duty military service when you apply for or establish this account (including active guard or reserve service) or you are a spouse or dependent of a person who is on such active duty military service at that time, then so long as such active duty military service continues, the Arbitration Agreement contained in the Credit Card Agreement does not apply to you, nor do any provisions that waive any right to legal recourse under any state or federal law.

MILITARY ANNUAL PERCENTAGE RATE: Federal Law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the costs of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the cost associated with credit insurance premiums, fees for ancillary products sold in connection with the credit transaction, any application fee charged (other than certain application fees for specified credit transactions or accounts), and any participation fee charged (other than certain participation fees for a credit card account).

You may contact us at 1-844-309-0044 for information about the Military Annual Percentage Rate and a description of your account opening disclosures.

Interpreter Certification

(34) Interpreter Certification. If you choose to discuss your credit card account with us in Spanish, Chinese, Korean, Vietnamese, or Tagalog, please read the following.

By signing, using or activating the credit card issued to you, you certify to us that:

- You have discussed the Customer Agreement and Disclosure Statement with your interpreter and have been given the opportunity to discuss and negotiate with us the terms and conditions contained in these documents.
- Your interpreter is at least 18 years old and is fluent in both English and in the language in which you chose to discuss with us the terms and conditions of your credit card Account.
- You understand and agree to the terms and conditions contained in these enclosed documents.

Certificación de Intérprete

(34) Certificación de Intérprete. Si usted opta por conversar sobre su cuenta de tarjeta de crédito con nosotros en español, chino, coreano, vietnamita o tagalo, lea lo siguiente.

Al firmar, utilizar o activar la tarjeta de crédito emitida a su nombre, usted certifica ante nosotros que:

- Usted ha analizado el Contrato del Cliente y Declaración de Divulgación con su intérprete, y que usted y su intérprete han tenido la oportunidad de analizar y negociar con nosotros los términos y condiciones contenidos en estos documentos.
- Su intérprete tiene por lo menos 18 años de edad y habla con fluidez tanto en inglés como en el idioma que usted haya elegido para conversar con nosotros sobre los términos y condiciones de su Cuenta de tarjeta de crédito.
- Usted entiende y está de acuerdo con los términos y condiciones contenidos en estos documentos adjuntos.

翻譯員認證

(34) 翻譯員認證。如果您選擇以西班牙語、中文、韓語、越南語或菲律賓語與我們討論信用卡帳戶相關事宜，請閱讀以下內容。一旦您簽署、使用或啟用核發給您的信用卡，即表示您向我們證明

- 您已經與您的翻譯員討論過《客戶協議》與《披露聲明》，並且有機會與我們討論和協商這些文件中的條款和條件。
- 您的翻譯員至少年滿 18 歲，並具有流利的英語能力且深諳您所選與我們討論您的信用卡帳戶條款和條件的語言。
- 您理解並同意遵守所附這些文件中的條款和條件。

통역사 인증

(34) 통역사 인증. 통역사 인증. 귀하의 신용카드 계좌에 관한 사항을 스페인어, 중국어, 한국어, 한국어, 베트남어 또는 타갈로그어로 저희와 논의하기로 하신 경우, 다음 사항을 읽어 주십시오

귀하에게 발급된 신용카드를 사용하거나 활성화함으로써, 귀하는 저희에게 다음 사항을 증명하게 됩니다

- 귀하는 귀하의 통역사와 함께 고객 동의서 및 공개 진술서에 관해 논의하였으며 이러한 문서에 포함된 약관을 저희와 논의하고 협상할 기회를 가졌습니다
- 귀하의 통역사는 18세 이상이며 영어뿐만 아니라 귀하가 신용카드 계좌 약관에 관해 저희와 논의할 때 사용하시기로 선택하신 언어에 모두 능통합니다
- 귀하는 첨부된 이러한 문서에 포함된 약관을 이해하였으며 이에 동의합니다

Xác Nhận Về Người Thông Dịch

(34) Xác Nhận Về Người Thông Dịch Nếu quý vị chọn thảo luận trường mục thẻ tín dụng của mình với chúng tôi bằng tiếng Tây Ban Nha, tiếng Trung, tiếng Hàn, tiếng Việt hoặc Tagalog, vui lòng đọc phần sau đây.

Bằng việc ký, sử dụng hoặc kích hoạt thẻ tín dụng đã cấp cho quý vị, quý vị chúng nhận với chúng tôi rằng:

- Quý vị đã thảo luận với thông dịch viên của mình về Thỏa Thuận Khách Hàng và Tuyên Bố Tiết Lộ Thông Tin và đã có cơ hội trao đổi và thương lượng với chúng tôi về các điều khoản và điều kiện nêu trong những tài liệu này.
- Thông dịch viên của quý vị tối thiểu 18 tuổi và thông thạo cả tiếng Anh lẫn ngôn ngữ mà quý vị đã chọn sử dụng để thảo luận với chúng tôi về các điều khoản và điều kiện liên quan đến trường mục thẻ tín dụng của quý vị.

- Quý vị hiểu và đồng ý với các điều khoản và điều kiện được nêu trong những tài liệu đính kèm này.

Sertipikasyon ng Tagapagsaling-wika

(34) Sertipikasyon ng Tagapagsaling-wika. Kung pipiliin mong talakayin ang iyong credit card account sa amin sa wikang Spanish, Chinese, Korean, Vietnamese, o Tagalog, pakibasa ang sumusunod.

Sa pamamagitan ng paglagda, paggamit o pag-activate ng credit card na ibinigay sa iyo, pinatotohanan mo sa amin na:

- Tinalakay mo ang Kasunduan ng Kostumer at ang Pahayag ng Pagsisiwalat sa iyong tagapagsaling-wika at nabigyan ka ng pagkakataong talakayin at makipagkasundo sa amin sa mga tuntunin at kundisyong nilalaman ng mga dokumentong ito.
- Ang iyong tagasaling-wika ay wala pang 18 taong gulang at lubos na marunong sa Ingles at sa wika na napili mo para talakayin sa amin ng mga tuntunin at kundisyon ng iyong credit card Account.
- Nauunawaan at sinasang-ayunan mo ang mga tuntunin at kundisyong nakasaad sa mga nakalakip na dokumentong ito.

This panel intentionally left blank.

family, or household purposes. We reserve the right to deny transactions or authorizations from merchants who may be engaging in the internet gambling business. We are not responsible for anyone who refuses to accept your Card or any other Credit Access Device. We may decline any transaction at any time. Your credit card may not be used to make a payment on any other Wells Fargo credit account.

Cash Advances from ATMs. Cash Advances from ATMs may be limited by amount or frequency. The ATM owner may have additional restrictions. If the ATM owner charges any fee, that fee will be included as part of the total Cash Advance amount.

Cash Advances for Overdraft Protection. You may elect to have an automatic Cash Advance from your Account to cover an overdraft on a linked Wells Fargo checking account. To cover an overdraft on a linked Wells Fargo checking account, we will advance the greater of

- the amount of your overdraft; or
- \$25.00

Except if

- the amount of available credit on your Card is less than the amount of the overdraft or less than \$25.00, we will then advance the amount of available credit.

The APR and fees that apply to overdraft protection advances are listed in the Important Terms of Your Credit Card Account. Overdraft protection advances, interest and fees may cause your Account balance to exceed your credit limit. If there is more than one person listed on the checking account (such as a joint checking account) that you have linked for overdraft protection, then:

- You will be responsible for all overdraft protection advances regardless of which person writes the check or engages in any other transaction (such as a debit card purchase) that causes the overdraft; and
- You agree to allow us to disclose to any other person on your checking account, that this Card is linked to your checking account for overdraft protection.

We reserve the right to cancel, suspend, or change your overdraft protection service at any time, for any reason.

Credit Access Devices. SUPERCHECKS can be used to access your Account similar to writing a check on a deposit account. SUPERCHECKS checks will post as a balance transfer only when they are included with a Balance Transfer offer. If a SUPERCHECKS check is not included with a Balance Transfer offer it will post as a Cash Advance. They will include transaction fees and interest.

Some restrictions apply to SUPERCHECKS:

- They may not be written as payment on any Wells Fargo account.
- They may be used only by the person whose name is printed on the check.
- They must be written in U.S. dollars.
- They cannot be certified.
- You cannot file a claim against the bank when you have a dispute with a merchant about payment for property or services that you paid for using a SUPERCHECKS check.
- We reserve the right to put conditions on the use of SUPERCHECKS checks and to reject, decline and return unpaid any SUPERCHECKS check or advance at our discretion.

This panel intentionally left blank.

Third Party/Mobile Devices.

You or an authorized user may be permitted to load your credit card to an app on a smart phone, tablet or other electronic device, such as, through a mobile wallet, which could be used for purchases or other transactions without presenting the card. Any such Transactions are covered by this Agreement. We have no control over the device and cannot guarantee the performance of the device.

Additionally:

- You should protect the security of the device the same as your credit card or other valuable information.
- There may be third party fees related to the transaction such as mobile carrier data or messaging charges.
- We may, at any time, partially or fully restrict your ability to make credit transactions through a third party/mobile device. You agree to notify us promptly if you remove or want to remove your Account information from any third party/mobile device.

(5) Authorized Users. If you wish to have an additional Card issued in another person's name, please contact us and we will send you a Card with the name of the authorized person embossed on the front of the Card. You are responsible for payment of the entire amount owed to us, including any Purchases, balance transfers or Cash Advances (and all related interest and fees) made by the authorized person.

Ending Authorized User Privileges. If you want to end an authorized user's privilege to use your Account, you must:

- Recover and destroy that person's Card. If you do not, you will continue to be liable for any charges made, even if you've advised us of your wish to cancel the privileges, unless you tell us to cancel all Cards and establish a new Account for you.
- You must notify us of your request by contacting us at the number on the back of your Card or by mail at Wells Fargo Bank, N.A., P.O. Box 10347, Des Moines, IA 50306.

In general, an authorized person is not obligated on this Account and is not liable for any Outstanding Balance or any other charges made by you or by any other authorized person. In the event of the death of all fully liable cardholders, authorized users' privilege ends automatically. After that, if any person uses the Card, such use indicates his or her agreement to pay us, and we may, at our discretion, pursue the person for payment of any Outstanding Balance or any other charges they authorize. You agree to notify each authorized person that they are subject to all applicable sections of this Agreement.

Information about Authorized Users. You agree to give us certain personal information about each Authorized User. You must have permission from each Authorized User allowing you to give us that personal information. This may include name, address, social security number, date of birth and citizenship.

(6) Lost or Stolen Cards and Liability for Unauthorized Use. You must notify us immediately if

**Wells Fargo Card Services
PO Box 10347, Des Moines, IA 50306
1-800-642-4720
Hearing and Speech Impaired Customers,
call the TTY number 1-800-419-2265**

Core 08/17

**M-119975
LS 9075**

WELLS FARGO CASH WISE VISA PLATINUM® CARD

VISA

Account Number
Statement Billing Period
Page 2 of 4

Ending in 3120
01/19/2018 to 02/15/2018

WELLS
FARGO

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
Interest Charged					
			INTEREST CHARGE ON PURCHASES		0.00
			INTEREST CHARGE ON CASH ADVANCES		0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD					\$0.00

2018 Totals Year-to-Date

TOTAL FEES CHARGED IN 2018	\$0.00
TOTAL INTEREST CHARGED IN 2018	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES	0.00%	\$0.00	28	\$0.00
CASH ADVANCES	25.24% variable	\$0.00	28	\$0.00

Continued